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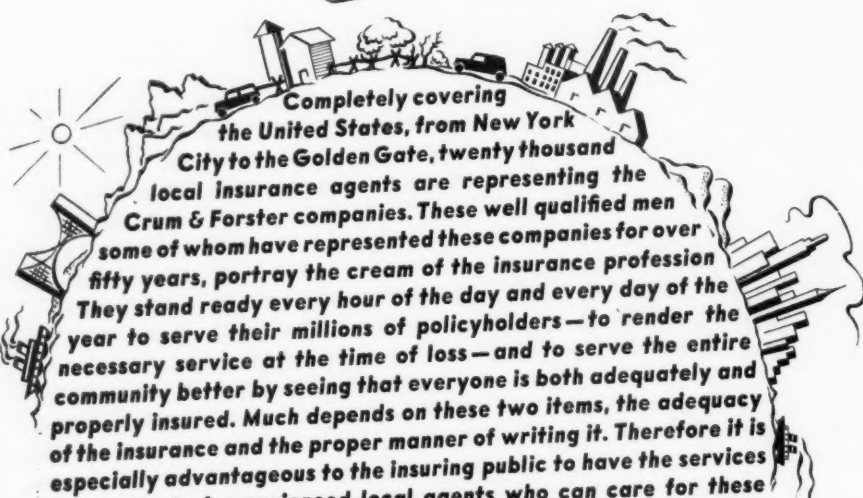
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The NATIONAL UNDERWRITER

Forty-second Year—No. 25

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, THURSDAY, JUNE 23, 1938

\$4.00 Per Year, 20 Cents a Copy

Valuation Rules for Statements Have Been Fixed

Insurance Commissioners Discuss Plan to Bring About Some Permanent Formula

At the annual meeting of the National Association of Insurance Commissioners, Pink of New York, chairman of the valuation committee, submitted the report of his committee stating that the same procedure would be followed for annual statements at the end of this year:

Resolved, that the book on valuations of securities to be published under the auspices of the National Association of Insurance Commissioners in January, 1939, shall be prepared upon the following basis:

1. Stocks and bonds (other than those described in paragraph 2 below) shall be valued at market quotations as of Dec. 31, 1938, except that in the case of securities not quoted on that date the latest available information shall be used. Stock valuations shall include dividends declared or accrued.

2. Bonds of states of the United States and of provinces of the Dominion of Canada and political subdivisions thereof shall be valued at market quotations as of Dec. 1, 1938; if issued subsequent to Dec. 1, 1938, the original offering price (cost) shall be used.

Basis Recommended

Resolved, that for the inventory of stocks and bonds in the annual statements of insurance companies and societies as of Dec. 31, 1938, the following basis is recommended as fair market value:

1. All bonds amply secured and not in default shall be valued on an amortized basis wherever and in the manner permitted by law.

2. All other bonds—and where amortization is not permitted by law all bonds—should be valued as shown in the book on valuations of securities published under the auspices of the National Association of Insurance Commissioners.

3. Stocks should be valued as shown in the book on valuations of securities except as hereinafter provided.

4. Stocks held by life companies may be valued in the aggregate at the cost or book value, whichever is lower, provided the income received by such companies on such stocks in the aggregate, during each of the five years preceding the date of valuation, shall have been at a rate sufficient to meet the interest required to maintain policy reserves and other policy obligations, and provided further that the net investment income received by such companies on their ledger assets shall not have been less than required to maintain the reserve. This shall not apply to stocks of corporations in receivership or similar status. Cost as used shall be held to include stocks received as exchanges or rights received as dividends or otherwise at not to exceed the market value quoted on the date acquired.

Resolved, that in cases where the condition of insurance companies may require the immediate disposition of securities, it is recommended that the discretion of the state supervisory officials of insurance should be exercised

Insurance Section of Rotary International

Conference Held in San Francisco Was Presided Over by Guy Livesay, Centralia, Ill.

SAN FRANCISCO—Two hundred insurance men attending the annual convention of Rotary International discussed the prevailing problems of all lines of insurance at the insurance section meeting, with the discussion centering largely upon the general acceptance that public relations and elimination of part-time agents and brokers are predominant questions to be solved by united action. Representatives attending were from Singapore, Straits settlements, France, Canada and practically every state. Guy C. Livesay, Centralia, Ill., was chairman of the insurance section with Alex W. Tippet, Louisville, vice-chairman; A. B. Means, Huntsville, Tex., secretary, E. T. Cairns, vice-president Fireman's Fund, official insurance convention host.

Ray L. Ellis, Fireman's Fund opened the discussions on relationships of Rotarians to insurance and thence in accord with Rotary motto of service. Ed. Imhaus, broker, brought up matter of part-timers and weak laws permitting persons to obtain agents and brokers licenses with little preparation for business. John Levison, broker, San Francisco discussed marine insurance and need for strengthening qualification laws. About 125 attended luncheon at noon as guests of the Fireman's Fund. Mr. Cairns presided at luncheon meeting.

to vary the general formula herein set forth, so as to adopt prices reflected by the exchanges.

In connection with the report of the committee and in the effort to devise a permanent basis for valuations, the committee reported as follows:

"One of the most important problems in insurance supervision is the proper valuation of securities. The insurance world is not at all of a common mind on this problem. There are many who feel that securities should be valued as of the market on the last day of the year and others who are strongly of the opinion that it is unfair to adopt the market at any given date and that some form of average values should be adopted. No emergency or crisis exists at the present time which requires action on our part, but it is timely that we consider this very important subject.

Experience of the Past

"While a good case can be made for either theory, it does seem that if the supervising insurance officials come to the aid of the companies in depressions and adopt some theory of average values when securities are down, a general plan for valuing securities at all times, which will bring down the peaks as well as elevate the valleys, should be seriously considered.

"For 31 years the convention book of security values has been published under the auspices of the association. The first of these books was published in July, 1908, for use in connection with

(CONTINUED ON PAGE 26)

Philadelphia Agents Oppose Requirement of E. U. A.

Feel Rate Cut Rule Requiring Rewriting Puts Heavy Burden on Them; to Confer

PHILADELPHIA—Within the next week or two, a committee of agents representing the Pennsylvania Insurance Agents' Association will meet with officials of the Middle Department Rating Bureau here in an attempt to iron out the situation created by ruling of the governing committee of the Eastern Underwriters' Association putting into effect the flat 10 to 20 percent cut on dwelling fire rates in Pennsylvania. The rate reduction varies in various sections of Pennsylvania. In some places the cut is solely on household contents; in others it is strictly on dwellings, while in the rest it is a combination of the two. In Philadelphia the decrease was solely on household contents, dropping from 20 cents to 18 cents.

Basis of Agents Opposition

Opposition of the agents lies solely in the E. U. A.'s ruling that in order for a policyholder to secure the rate reduction, all policies must be canceled as of May 9, when the new rates went into effect, and rewritten. The agents contend in the past whenever rate reduction was made, it was left to their discretion as to how they were to apply it, whether in the form of a rebate, cancellation or merely credit on the books.

They argue it would be a physical impossibility both for agents and companies to cancel and rewrite all affected policies overnight. While there are no definite figures available, it is estimated there are between 1,000,000 and 2,000,000 residential and household contents policies in force in the state.

Many of the agents hold the best form of public relations the business can possibly secure is to send a check, no matter how small, to an assured as a rebate on his premium. Further complicating application of the ruling is the fact that many large risks are being staggered with premium apportioned annually in order to secure the most in income tax reduction. In some cases, there may be several hundred policies on one risk alone.

Majority on Term Basis

The vast majority of affected policies are for three or five year terms. This means that if the insured does not desire to pay an additional premium at this time, he must wait from two to four years to secure the rate reduction. It is estimated the rate reduction means a saving of \$1,500,000 a year to fire insurance policyholders of Pennsylvania.

Agents are asking the E. U. A. to revoke the ruling making cancellation and rewriting compulsory and instead to revert to the old practice of permitting the agent to put the reduction in effect in the manner he deems best. The committee which will confer with the Middle Department Rating Bureau is composed of J. K. Payne, Philadelphia; James Lavelle, Scranton, and H. E. McKelvey, Pittsburgh.

C. C. Allison has opened his own agency in the Insurance building, Omaha. He was formerly with the Omaha Insurance Agency.

Some Sidelights on Quebec Muster of Commissioners

Formation of Bloc System Was Big Feature in the Election

NEW OFFICERS

President—Frank N. Julian, Alabama.

Vice-president — Arthur J. Ham, Wyoming.

Secretary-treasurer — Jess G. Read, Oklahoma.

Chairman Executive Committee—Louis H. Pink, New York.

Executive Committee—Gough, New Jersey; Daniel, Texas; Holmes, Montana; Moor, District of Columbia; Lovejoy, Maine; Robertson, Missouri, and Williams, Mississippi.

By C. M. CARTWRIGHT

While a shift was made in the candidates supported by the Western Conference of Insurance Commissioners that formed a coalition with some of the southern commissioners at the annual meeting of the National Association of Insurance Commissioners at Quebec, yet the purpose back of the movement and the procedure did not differ from the outline that was given in THE NATIONAL UNDERWRITER this week. In the early stages of the convention the far western commissioners had hit on Earle of Oregon to be their standard bearer. Julian of Alabama was to be vice-president. Blackall of Connecticut was slated to be chairman of the executive committee, thus ousting Pink of New York from the picture entirely. Blackall, a very conscientious, high-minded man, refused to listen to any arrangement of that kind, he having high regard for Mr. Pink and taking the position that he should remain as chairman. The militant body evidently came to the conclusion that inasmuch as it had slapped Mr. Pink's wrist three or four times, it would not go the whole route and eliminate him entirely although the coalition group had the vote to do so.

Why Earle Was Left Out

In the development of sentiment as the days' contacts developed, it was found impolitic to put Earle forward. In the first place he will undoubtedly be out of office soon after Jan. 1. Politically he championed the candidate for governor that was defeated. Then there is high hope among the Republican ranks in Oregon that a Republican governor will be elected. In either event Commissioner Earle will be catapulted out of his position. Furthermore Commissioner Earle was the only official that refused to agree with the examinations committee in its statement or report that it offered the convention whereby the tense situation was relieved and a crisis averted. After Read of

Oklahoma, chairman of the examinations committee, had read the report, Mr. Earle immediately took the rostrum and gave a minority report in which he read the riot act in no uncertain terms. Therefore Earle lost prestige by not yielding when his associates did so under pressure.

It can be said, however, that Commissioner Earle has made an excellent record in office, is a man thoroughly honest, true to his convictions, but in this instance the commissioners felt that if his opinion had prevailed the commissioners' body might have been disrupted. Earle is a force in the western element and is regarded as a leader.

Julian Brought to the Front

The compromise between the far west and the south brought Julian to the front. He is one of the veterans in the cause. He is serving his second period of official life. When he retired as commissioner some years ago, he entered the insurance business but again was called to the colors and is now serving as usual in a most efficient way. He is possessed of sound, common sense, the old-fashioned, homely vintage. Perhaps it was not all due to the movement that was started in the far west that gave Mr. Julian all his votes. Some undoubtedly felt that being one of the oldtimers and a man who had merited the confidence of his conferees, he was entitled to the position. Under ordinary circumstances, Mr. Blackall would probably have been elected, as he is regarded as one of the foremost leaders of the state officials, a man of fine diplomacy, excellent judgment and one who stands for the best in public affairs, has had varied experience and who fills the position with distinction in a state that has given a most excellent account of itself on the part of its insurance commissioners.

Ham Put in Second Place

After he was defeated for president, someone put him in nomination for vice-president. Mr. Blackall knew that he would again be a target for defeat and declined to allow his name to be used. Therefore Ham of Wyoming had a clear track. Read of Oklahoma was again elected secretary-treasurer and Pink of New York chairman of the executive committee. There were some changes in the personnel of the executive committee. New faces are to be found in it. In the choice of committee men, the coalition group undoubtedly held the whip hand.

New York City is the logical place for the midway convention. It is logical for many reasons. It is the gathering place for insurance executives, association men, attorneys, etc., and therefore a commissioner comes in contact with perhaps a score of people in one place who are anxious to take up questions with him. Therefore much time is saved. The coalition group, however, was determined to administer another blow to New York. Des Moines was selected and the Fort Des Moines Hotel as headquarters. While the exact date is left to Commissioner Pew of Iowa, the midway convention will probably be held Dec. 5-7. It now seems likely that the Association of Life Insurance Presidents may meet Dec. 1-2 in New York City, although no official action has been taken. Julian of Alabama did not agree with his associates in leaving New York City. He made a motion to hold the meeting there. Gough of New Jersey suggested that Atlantic City be selected, then the commissioners could move on to New York for the Life Presidents meeting.

Formation of the Coast Bloc

It will be remembered that the so-called bloc movement in the National Association of Insurance Commissioners, resulting in the establishment of the Western Conference of Insurance Commissioners, a wheel within a wheel, started at the Seattle meeting when Sullivan of Washington was elected president against Palmer of Illinois. At that time many of the commissioners were new, owing to the great Demo-

cratic landslide, and some of the Pacific coast men were rather outspoken in urging those in that section to stand together. Their pleas were effective. The election of Commissioner Sullivan served to cement the coast and Rocky Mountains commissioners and gave them a taste of blood. They have been far more militant. Previously they had been more or less ignored and they determined to haul out their batteries and tame the east.

Undoubtedly a number of the insurance commissioners are wondering whether the forthcoming fall elections, where governors are to be chosen, will result in a return to a Republican regime. It seemed to be the opinion that in many states the doctrine of conservatism is gaining and the Democrats are losing ground. Therefore the commissioners are much concerned about their immediate future.

Commissioner Pew Won

At the first meeting of the executive committee when an effort was made to decide the place of meeting a motion prevailed to defer action. Just prior to the last session Chairman Pink called a meeting of those who were at hand and St. Louis was chosen. Gough of New Jersey was not present at the meeting and raised an objection on the ground that other members of the committee desired to be heard. Commissioner Pew stated that he had not had an opportunity to present the invitation for Des Moines. Therefore, the matter was not decided until after the election and the meeting of the executive committee was the final event of the convention. Commissioner Pew won.

Expense Allowance for Conventions

Some of the commissioners undoubtedly find it difficult to convince the authorities where consent has to be secured to get an expense allowance for conventions. Some commissioners were not able to attend the Quebec convention.

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Drops "Termite Insurance" Claim

LINCOLN, NEB. — Answering complaints that a Memphis lumber company was using deceptive language in its advertisements to the effect that the product it sold was the only insurance against termites, Insurance Director Smrha has been informed that the language was used by a licensee and that it had been elided from its advertising. Several insurance companies selling this type of coverage had protested the statement.

Kentucky Agents Ask for More Rigid Law Enforcement

Qualifications, Licensing Up — Reiterate Stock, Anti-Dual-Agency Policy

OFFICERS ELECTED

President—Addison T. Whitt, Winchester.

First Vice-president—James J. Hackworth, Shelbyville.

Second Vice-president—George T. Massey, Elizabethtown, Ky.

Secretary-treasurer, Peyton B. Bethel (reelected).

LOUISVILLE — Resolutions opposing dual agencies as fundamentally unsound and reiterating approval of the principle of organization agents representing only stock companies, were adopted by the Kentucky Association of Insurance Agents at its annual convention here. The suggestion was made that association membership be open only to agents representing stock companies.

The association officially approved the law imposing heavy penalties for reckless driving, and suggested that all revenue from the driver's license tax be earmarked for development and maintenance of the state highway patrol. The suggestion also was made that the insurance department's budget for use by the fire prevention and rating department be increased to \$100,000 annually.

Another resolution called for more rigid licensing of agents, and voiced opposition to careless licensing of agencies by companies without due regard to their fitness. It was asked that the commissioner closely investigate agency applicants. Commissioner Goodpaster was commended for prohibiting use of the automobile safe driver reward plan in Kentucky.

Attendance was 200 or more. Sidney O. Smith, Gainesville, Ga., member National Association of Insurance Agents executive committee, was the main speaker.

D. R. Peel, Benton, Ky., association president, presided. In his annual report

he dwelt on the successful membership drive in which many members cooperated.

Mr. Smith told the gathering it is up to the agents to eliminate bad practices in the business and keep the structure safe and strong. Rate cutting, law violations, excessive acquisition costs have been curbed, but refusal of agents to represent companies employing or permitting such unorthodox measures is the surest and quickest method of preventing such abuses altogether, he said.

William Love, Atlanta, field superintendent U. S. F. & G., discussed potential income from judicial bonds. He said more than \$10,000,000 of such business written annually by surety companies is but 20 percent of the bonds required under probate laws, the remainder being supplied by individual sureties, which do not provide the service and safety of corporate sureties.

Reports on Work

W. S. Ellis, Chicago, special representative Royal-Liverpool groups, handled a Business Development forum. G. R. Reed, Columbia, Ky., national councilor, reported on National association work, and the meetings at Dallas and Hot Springs. He discussed work of the accident prevention committee, now re-titled the national safety committee. Mr. Reed reported Kentucky is concerning itself with safety work, including establishment of a driving school at the University of Kentucky. It was reported elementary schools are taking up safety work in courses.

P. B. Bethel, secretary-treasurer, reported 39 new members in the year, total being 301. Finances are excellent, with more than \$5,000 cash balance. Three new local boards were established. Twenty delinquent memberships were reported. Several Business Development meetings were held.

Many Outside Fold

President D. R. Peel reported there were 1,500 eligible agencies in the state. The state and National associations are cooperating closely.

The Louisville Board was host at a luncheon. Commissioner Goodpaster and Theodore Hageman, assistant director of the insurance department, were on the program but were detained.

D. P. Vandiver, superintendent department of fire prevention and rates, discussed fire prevention and efforts to clean up buildings, inspect architecture and installations, educate the public to fire prevention needs and follow up the arson suspects. In 1937 there were 17 indictments and six convictions, with 179 arrests. It has been difficult to secure convictions in Kentucky courts, or to keep arsonists in jail after conviction. He asked for cooperation of small town agents in reducing coverages and keeping them low enough to prevent arson attempts.

Legislative Efforts

The legislative committee report by R. R. Williams, Louisville, chairman, considered safe driver reward and the 2 percent premium tax ordinance before the Louisville aldermen for payment of firemen's pensions.

The B. D. work was discussed by W. S. Ellis, general cover department, Royal, Chicago. An open forum followed. President Peel reported for the rural agents committee, saying rural agents are the backbone of the insurance business and their work should be given serious consideration.

T. C. Jones, Hopkinsville agent, spoke on "Reasons for and Effect of Mutual Insurance." He cited many methods of counteracting the arguments of mutual or non-stock companies, and showed how stock companies give assured far more and better service than mutuals. He argued against telling the public mutuals are not financially sound. This is not always true, he said, and often creates animosity against the agent doing the criticizing.

D. C. Smith, executive special agent, farm department America Fore group, Chicago, spoke on "The Farm Business

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THE WEEK IN INSURANCE

Sharp issue at the annual meeting of the National Association of Insurance Commissioners results in the election of Frank N. Julian of Alabama as president. **Page 3**

Insurance section of Rotary International held meeting in San Francisco. **Page 3**

Action taken by the valuations committee of the National Association of Insurance Commissioners. **Page 3**

Kentucky Agents Association, at annual meeting, elects A. T. Whitt president, calls for more rigid licensing, adherence to stock insurance principle. **Page 4**

Standard fire insurance policy is discussed at a committee meeting of the National Association of Insurance Commissioners. **Page 5**

Revisions are made in brokers' blanket bonds by the Surety Association. **Page 17**

Committee of casualty men will visit London, interviewing London Lloyds representatives on the question of "fronting." **Page 17**

Important ruling made in Wisconsin as to a workmen's compensation claim. **Page 17**

Lessons drawn from the 40th anniversary celebration of the Maryland Casualty. **Page 19**

Chicago situation emphasized need for clearer definition of casualty general agent. **Page 18**

Report of the special committee on the uniform plan affecting insurance on financing automobiles is made to the National Convention of Insurance Commissioners. **Page 36**

Action of the several states regarding the safe driver reward plan for automobiles. **Page 17**

Standard Surety & Casualty of New York gives notice of intention to withdraw from National Bureau of Casualty & Surety Underwriters. **Page 18**

Bill of exceptions has been filed at Columbia, Mo., in the famous Missouri lawyer-adjuster controversy. **Page 18**

Insurance commissioners approve plan for writing group accident and health insurance including associations of employees; employer participation not required. **Page 19**

P. G. Hoffman, president Studebaker Co., speaks on automobile accidents. **Page 19**

Standard Policy Revision Is Up with Officials

Report Is Made to National Association of Insurance Commissioners

The meeting of the special committee of the National Association of Insurance Commissioners created to take up the subject of revision of the standard fire insurance policy brought a large attendance at the Quebec meeting. Pink of New York is chairman, the other members being Blackall of Connecticut, vice-chairman; Gauss, Michigan; Hunt, Pennsylvania and Dunn of South Dakota. Chairman Pink asked for a free discussion from the floor and many visitors therefore spoke their minds.

Some advised a complete rewriting or revision of the present standard form. Others felt that there should simply be a revision of some of the provisions. Still others advised that no change should be made. It was urged that whatever course be pursued there should be uniformity of action. All states should follow the same course because if there were not uniformity there would be far more undesirable conditions than at present.

Some Views Expressed

One commissioner made it plain that whatever changes were made should be in the interest of the assured. This commissioner said that there might be a broadening of the coverage and it would simplify many complicated and dubious provisions. Some took the position that if added coverage could be granted, fewer disputes would arise. Much confusion occurs now due to the numerous forms used. There was one tangled knot to unravel and that was any change that would be made might conflict with states having valued policy laws.

Questionnaire Sent Out

In the report of the committee it was stated that a letter was sent by the chairman to every commissioner. One question asked was, "Do you favor the action of the committee in preparing a proposed uniform fire policy of simpler form and broader coverage?" Twenty-six answered in the affirmative and three in the negative. Another question was, "Does your state constitution permit approval by the insurance supervisor of a uniform fire policy?" There were nine who reported in the affirmative and nine in the negative. The third question was, "Do you believe that if such a revised fire policy were adopted would your state approve it?" There were 20 affirmative votes and five negative. The fourth question was, "Do you favor the proposal of the committee to recommend legislation to various states to permit approval of the uniform policy by the supervising authorities?" Sixteen states answered in the affirmative and one in the negative.

Substantial Opposition Seen

The report stated that at the meeting it was the consensus of opinion that while it might be theoretically more desirable to rewrite the policy entirely without regard to existing policies in use, it would not be practical to do so because of the substantial opposition which such a plan would meet. With very few exceptions it was the general opinion of those present that the practical way to meet the situation is to take as a basis the forms in current use, simplify and consequently modernize them as much as possible and widen the coverage.

The report stated that it was the opin-

Local Agents Seek Pact With the Company Men

OKLAHOMA CITY—Members of the Oklahoma City Insurers Exchange appeared before the Oklahoma field men after Blue Goose meeting Monday to propose that some machinery be set up to handle complaints from both groups without resorting to the State Insurance Board or to legal action. President Herbert Heiman of the exchange pointed out encroachments that some field men and other company representatives are making on local agents prerogatives and asked that a joint effort be made to eliminate them. A conference was arranged for July 1 of the contact committee of the two organizations with a board of directors of the exchange to further consider the matter and endeavor to work out a satisfactory solution of the problem.

Palmer and Chicago Board in Important Conference

A conference was held Monday afternoon by Insurance Director Palmer with some of the department staff and officers, directors and the Chicago committee of the Chicago Board, the subject of discussion being more satisfactory stabilization for the business in Chicago and Cook county, with particular reference to expense factor and commissions paid.

Palmer emphasized the advisability of revising certain rules and regulations of the Chicago Board governing these questions by bringing them into harmony with the letter and spirit of the insurance code. He offered department counsel and support, and the board on its part will cooperate with him in the interest of the insuring public and the business itself.

Well informed observers in Chicago have concluded that the time has come when the insurance business must put its house in better order, recognizing that the problem has many ramifications and conflicting interests. Yet they feel insurance is a subject of widespread public interest and so either must fulfill its obligations or inevitably face outside regulation. Principles only were discussed. The details were left for future consideration.

Oklahoma Meeting Held

OKLAHOMA CITY—The Oklahoma City zone of the Business Development Office met Monday night with an attendance of about 80 agents and field men. A. Woody Clarke presided and among others called upon the following for talks: General Chairman John A. Bosdett, Will S. Eberle, Paul Slater, L. J. McCoy, secretary of the Oklahoma Insurers and T. Ray Phillips, zone chairman.

ion of everyone that those clauses which are restrictive in their nature and are commonly removed by riders be eliminated from the new policy. This method of approach was further supported because it would not substantially alter the existing law.

Producers Favor Revision

The report said that the producers of insurance had been generally favorable from the beginning and are strongly committed to the revision. The report said there can be no question but that a revised, simplified and modernized policy would be to the substantial advantage of the public.

The committee recommended that it be instructed to continue the work in simplifying and modernizing the policy in cooperation with the representatives of the public, the producers and the companies and that, if possible, it report a definite form of revised policy for consideration by the association at the December meeting.

H. L. Ekern's Appointment in Wisconsin Sustained

State Supreme Court Finds Governor LaFollette Within Rights in Naming His Aide

The Wisconsin supreme court sustained the right of Lieut.-Gov. H. L. Ekern to hold office by ruling that Gov. P. F. La Follette was within his constitutional rights to appoint Mr. Ekern lieutenant-governor of Wisconsin. In one decision the high court accepted jurisdiction of a proposed ouster action brought by Attorney W. B. Rubin of Milwaukee on behalf of James Martin, Thiensville, Wis., taxpayer. At the same time, the court held that the challenge raised by Rubin was not legally sound. The supreme court sustained a demurrer filed by special counsel representing Ekern to Rubin's petition for quo warranto proceedings.

Ekern, a veteran Progressive and ardent supporter of the late Senator Robert M. La Follette, Sr., was appointed by Gov. La Follette to fill the vacancy of lieutenant-governor after Henry Gunderson resigned to become a member of the state tax commission. Ekern is former Wisconsin insurance commissioner and attorney-general. While maintaining legal residence in Wisconsin, he has lived for several years in Chicago, being counsel for insurance companies. He also is active in fraternal insurance circles, being president of the Lutheran Brotherhood.

Brokers Group Plans to Have New Association

SAN FRANCISCO—Much interest is being taken here in the group of brokers that have been meeting to discuss plans for the organization of a new brokers' association. J. M. MacVean, who resigned from the San Francisco Insurance Brokers Exchange, is one of the leaders and has presided at the meetings. He states that the membership will be confined to full time producers. Its policy, he declared, will be formulated by the association at large and not by committees or groups. He predicts that a number of the San Francisco Insurance Brokers Exchange will go over to the new body. He charges the old organization with extravagance and running the house organ for the profit of individuals. Some years ago some of the large brokers, many doing a country-wide business, withdrew from the exchange and formed the Society of Insurance Brokers.

Reed & Ellis Appointed

SAN FRANCISCO—Reed & Ellis of San Francisco have been appointed general agents of the Rocky Mountain Fire of Great Falls, Mont., for California and Arizona. It had previously been represented by the Farrance-Keller Company. The firm consists of C. B. Ellis and F. J. Reed.

Huston Leaving Department

F. E. Huston, chief deputy and actuary of the state of Washington insurance department, has resigned as of Aug. 1 to become secretary and actuary of the American Life Convention, Chicago, organization of life insurance companies. He has been with the department since 1930.

Confer on Convention Plans

ST. PAUL—C. F. Liscomb, president, and J. B. Miller, assistant secretary National Association of Insurance Agents, conferred in St. Paul this week with officials of the Insurance Exchange of St. Paul on convention matters.

S. C. Aldridge, former president of the exchange, spent several days this week in the field, "talking up" the national convention.

Fire Executives' Association Holds Annual Meeting

President Haid in Report—All Officers Reelected in New York Gathering

NEW YORK—There was a liberal and thoroughly representative attendance of members of the Insurance Executives' Association at its annual meeting in the Waldorf here. The report of President P. L. Haid dealt in considerable detail with a wide range of subjects considered during the past 12 months.

Following luncheon the following officers in addition to Mr. Haid were unanimously reelected: Chairman, R. M. Bissell, president Hartford Fire; vice-chairman, Wilfred Kurth, board chairman Home of New York; treasurer, B. M. Culver, president America Fore group. Trustees reelected were, Messrs. Kurth and Culver, O. E. Lane, president Fire Association; C. F. Shallcross, United States manager North British & Mercantile; Paul B. Sommers, president American of Newark.

Holdover Members

Holdover board members are: Mr. Bissell, R. P. Barbour, United States manager Northern Assurance; Benjamin Rush, president North America; John M. Thomas, president National Union; Harold Warner, United States manager Royal-Liverpool groups; William H. Koop, president Great American; F. D. Layton, president National of Hartford; George C. Long, Jr., president Phoenix of Hartford; Ronald R. Martin, United States manager Atlas Assurance, and W. Ross McCain, president Aetna Fire.

Charles R. Page, president Fireman's Fund, and Edward W. Elwell, United States manager Royal Exchange, were elected members, replacing respectively J. B. Levison and Arthur Waller, both of whom resigned, the former having become board chairman of his company, while Mr. Waller retired from active business at the beginning of 1938.

Chicago Brokers Settle Differences at Meeting

Directors of the Insurance Brokers Association of Illinois ironed out their differences at a board meeting which was called to consider the report of its committee on public policy. This committee was appointed by President C. A. Berger following a demand lodged at a previous session when a special committee was said to have published newspaper advertisements in opposition to the safe driver plan without first obtaining approval of the board of directors. A resolution offered by C. E. Nolan and adopted by the directors said that all matters of public policy be passed upon by the board before final action is taken by any committee, and any member be permitted to speak at directors' meetings on such matters at a time to be set by the president. The committee on public policy was discharged.

Angus Chassells, who tendered his resignation as secretary at a previous meeting, withdrew it and again resumed that post.

Culver Host at Outing

NEW YORK—B. M. Culver, president America Fore group, will give his annual golf party to the associate officers and division heads of the affiliated companies at Glen Ridge (N. J.) Country Club, June 24.



Candid camera shots taken at the National Association of Insurance Commissioners meeting in Quebec. Reading left to right, top row: C. E. Ryan, chief fire bureau N. Y. dept.; C. A. Wheeler, chief casualty bureau N. Y. dept.; J. J. Magrath, Chubb & Son, N. Y.; Mrs. Magrath; H. L. Wayne, Albert Willcox & Co., N. Y.; Mrs. Wayne;

D. C. Boney, N. C. Com.; D. F. Broderick, president Dearborn Natl.

Second row—Wm. Leslie, mgr. Nat. Bur. Cas. & Sur. Underwriters; C. W. Fairchild, mgr. Assn. of Cas. & Sur. Executives; W. H. Bennett, secy. Nat. Assn. of Ins. Agts.; K. E. Black, vice-president and secy. Service Fire, N. Y.; (inset) A. N. Butler,

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than a century of faithful
and reliable service to agents
and policyholders in every
part of the world

NORWICH UNION **FIRE INSURANCE SOCIETY, LTD.**

Hart Darlington, Manager

Eagle Fire Company **of NEW YORK**

Incorporated 1806

Hart Darlington, President

The Oldest New York Insurance Company

NORWICH UNION **INDEMNITY COMPANY**

Hart Darlington, President

75 Maiden Lane, New York

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COMPANIES

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in the position of a businessman whose Accounts Receivable records have been destroyed by fire or other natural hazard. Would YOU be interested in a policy that would protect you against losses sustained by your consequent inability to collect moneys due you?

Of course, you would. So will the average business man when you inform him that protection against this source of loss is now available through the Indemnity Insurance Company of North America. Indemnity pioneered in introducing this coverage. It opens the way to worthwhile business for you.

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CASUALTY
FIDELITY
SURETY



Indemnity Insurance Company
of North America

PHILADELPHIA

We are anxious to assist the Agent or Broker in securing adequate coverage for unusual propositions.

vice-president Corroon & Reynolds, N. Y.; C. E. Gauss, Mich. Comr.; C. M. Verbiest, vice-president Dearborn Natl.

Third row—H. S. Moser, Chicago attorney; W. S. Crawford, insurance editor N. Y. "Journal of Commerce"; H. R. Gordon, executive secy. Health & Acc. Under. Conf.; A. E. Spotke, mgr. auto. div. Nat. Bur. of Cas. & Sur. Underwriters; M. V. Pew, Ia. Comr.; H. P. Dunham, vice-president Amer. Surety; W. J. Scott, fire marshal Ontario.

Fourth row—R. G. Waters, Texas casualty Comr.; Mrs. Waters; (inset) F. J. Agnew, asst. secy. Fireman's Fund; Alvin Regan, dir. auto. bureau Texas dept.; A. Campbell, asst. mgr. Home, Montreal; P. A. Boutin, Gen. Agent Home, Quebec; H. J. Mortensen, Wis. Comr.

Fifth row—W. P. Robertson, gen. mgr. North America, Chicago; Mrs. and Mr. J. H. Doyle, gen. counsel Nat. Board; (up) A. D. Pingree, deputy commissioner Vt.; A. J. Rouillard, N. H. Comr.; (inset) J. C. Blackall, Conn. Comr.; C. W. Lovejoy, Maine Comr.; (down) W. V. Knott, Florida Comr.; H. A. Joyce, deputy Comr. Md.; C. W. Hobbs, special rept. Nat. Council on Comp. Insurance.

Bottom row—D. C. Boney, N. C. Comr.; Ray Murphy, asst. mgr. Assn. of Cas. & Sur. Executives; J. J. Holmes, Mont. Comr.; Mrs. & Mr. Wesley Hanna, Md. Comr.; S. L. Carpenter, Cal. Comr.; and Thos. Watters, special counsel Nat. Board. Photos taken by H. H. Fuller, deputy U. S. mgr. Zurich, Chicago.

"Shorts" Collected at the Quebec Convention

A number of the organization men of Canada were present at the annual meeting of the National Association of Insurance Commissioners in Quebec, being greatly interested in the proceedings. Among them were W. E. Baldwin, president of the All-Canada Insurance Federation, who is manager of the Continental Fire at Montreal; J. C. d'Auteuil, secretary of the Insurance Brokers Association of the province of Quebec; C. E. Geoffrion, president Quebec Brokers Association; A. Leslie Ham, manager Canadian Underwriters Association; D. A. Hanson, president Insurance Brokers Association of the province of Quebec; A. G. Nairn, field supervisor Canada Life Underwriters Association; C. A. Naylor, secretary and actuary Canadian Life Insurance Officers Association; A. H. S. Stead, manager Dominion Board of Insurance Underwriters; R. J. Wickham, president Canadian Federation of Insurance Agents.

C. C. Klocksins, legislative counsel of the Northwestern Mutual Life, had been at Washington, D. C., for two months watching the trend of legislation there as it might affect life insurance. He was under a considerable strain. Inasmuch as he is the scribe of the Pamunkey tribe, he made a hurried trip to Quebec. He had lunch on the train running from Montreal to Quebec and as he neared the latter city he was taken suddenly ill with ptomaine poisoning. He was hurried to the Frontenac, a physician was summoned and a nurse secured. On Friday he was taken to a hospital and seemed to be recuperating in fair shape although he was quite weak. O. R. Ware, assistant legislative counsel of the company, was present and took charge of Mr. Klocksins personally.

One of the most enjoyable features of the convention was the reception in the late afternoon Wednesday at Spencerwood, the home of the lieutenant governor of the province. The lieutenant governor and Madame Patenaude received in their large living room. The grounds are situated on a lake where there is a magnificent view. Refreshments were served. On the next afternoon a reception was held at the "Citadel" in the middle of the military grounds with Mrs. Flynn, wife of Lieutenant Colonel Percy Flynn, commanding officer of the Royal 22nd Regiment, receiving. Colonel Flynn was absent in London. Captain Murray and his wife assisted in receiving. Refreshments were served in the "Citadel."

The most brilliant affair in connection with the convention was the formal banquet Thursday evening with Georges LaFrance, insurance superintendent of Quebec, acting as toastmaster. There were almost 500 seated at the table.

Toasts were drunk to his majesty, the king, and the President of the United States. There were two addresses. Maurice Duplessis, prime minister and attorney general of the province, made the chief talk, it being in the nature of a welcome. He called attention to the importance of insurance in the Dominion and the prominent part taken by insurance people. Commissioner Bowles of Virginia, the president of the National Association of Insurance Commissioners, responded.

There are two commissioners who served as secretary and treasurer of their state associations of insurance agents. C. Waldo Lovejoy of Maine acted in that capacity for the Maine Association of Insurance Agents and A. J. Rouillard of New Hampshire served his organization in the same way.

Two Fire Association officials were present—Vice-president J. V. Herd and Secretary and Counsel A. E. Benson.

W. P. Robertson of Chicago, manager of the North America, was the only western manager present.

Commissioner O. E. Erickson of North Dakota flew down part of the way and back part of the way.

R. B. Cousins, formerly Texas commissioner and now secretary of the Texas Fire Prevention Association Committee, and Mrs. Cousins were present at the convention.

Commissioner G. D. Finlayson of the Dominion of Canada, who makes his headquarters at Ottawa, was present Thursday, but the only time that he participated was in the meeting of the committee on uniform fire policy.

President Bowles asked the ex-presidents to sit on the platform. At the Thursday session only three were present, Colonel Button, manager of the Stock Company Association, J. V. Barry, former Michigan commissioner, and G. W. Brown, former Minnesota commissioner, now attorney for the American Mutual Alliance at Chicago. They were buttressed, however, by Chairman Pink of the executive committee.

R. Leighton Foster, former Ontario superintendent, said in his address that he had attended almost every meeting of the National Association of Insurance

WANTED

Prominent Chicago Insurance Agency wants Cook County Special Agent having acquaintance with and now handling good business, principally fire, from real estate loan agencies, building managers, and suburban agents. A good position for the right man. Give in detail your qualifications, education and reference.

ADDRESS H-70, NATIONAL UNDERWRITER

Commissioners since he started in December, 1924. Of those in office then only three remain, Julian of Alabama, Read of Oklahoma and Gough of New Jersey.

* * *

The National Association of Insurance Commissioners had only met outside of the United States once before, it having gone to Toronto in 1929 and since then the Canadian provincial superintendents have been made honorary members.

* * *

Knott of Florida, Hobbs of Kansas and Gauss of Michigan were appointed on the auditing committee.

* * *

Following the formal banquet two Quebec company presidents held a reception and entertained the conventioners, they being President Albert Demers, head of the Sterling Fire of Quebec, which is owned by Corroon & Reynolds, and J. K. Leonard, president of the Industrial Life of Quebec.

* * *

The Pamunkey celebration was canceled inasmuch as E. C. Stone, Employers Liability, was abroad; C. C. Klocksin, Northwestern Mutual, was taken ill and Thomas Watters was called out of town. The only men in the ritualistic personnel were Colonel Button and J. R. Dumont, Interstate Underwriters Board. As the Pamunkey ceremonial was canceled for Friday evening the local Quebec committee arranged for a dinner and dance, each person paying his own way. Board.

* * *

At the last session, Ex-presidents H. P. Dunham of Connecticut, G. W. Brown, Minnesota, W. A. Sullivan of Washington, Boney, North Carolina and Ernest Palmer, Illinois, sat on the platform.

* * *

Pink of New York, in reporting for the committee on blanks, said it was the finest committee in the organization and did more work than any other.

* * *

R. A. Corroon of Corroon & Reynolds of New York, who manage a number of fire companies, gave a dinner Thursday evening in honor of Superintendent Georges Lafrance of Quebec and Mrs. Lafrance. Mr. Corroon was accompanied by Vice-presidents E. S. Inglis, J. R. Barry and A. N. Butler. Mrs. Butler and Mrs. Barry were present. Following the Corroon dinner all hands went to the reception in the ballroom given by Superintendent and Mrs. Lafrance.

* * *

The reception and supper given Tuesday evening by President Vincent Cullen of the National Surety and Mrs. Cullen was one of the brilliant features of the week. It was carried out in magnificent style. Assisting were Vice-president and Mrs. Sherman Drake, and Vice-president A. L. Carr. The supper was a model of culinary art and many features of a colorful nature were introduced.

* * *

Miss Elsie Leavy, deputy commissioner of Texas, was introduced and asked to make a bow. She attends many of the conventions.

* * *

Commissioner Harrington of Massachusetts had a strong bodyguard in J. T. Orr, underwriter of the Employers Liability at Boston; A. D. Cronin, a prominent Boston broker; G. M. Williamson, vice-president Merchants Mutual Casualty at Boston; Gay Gleason, general counsel Employers Liability; G. L. Pumphret, manager General Accident at Boston.

* * *

At the first session President Bowles concluded he desired a sergeant-at-arms and appointed Holmes of Montana. Then he said a floor leader should be named and Carpenter of California drew the plum.

* * *

Commissioner Robertson of Missouri extended an invitation to the convention to hold either its mid-year or annual meeting in St. Louis.

* * *

When the report of the committee on taxation was called, Holmes of Montana, as chairman, took the rostrum and briefly said, "The committee is in favor of taxing all foreign countries very heavily, especially Vermont and Maine," referring, of course, to the fact that these two states were in the Republican ranks.

* * *

W. C. McGonagle of Honolulu, insurance commissioner of Hawaii, was present, he being the first commissioner of

that territory to attend the National Association of Insurance Commissioners. Commissioner McGonagle is something of an octopus or a centipede. Following are the official positions that he holds: Treasurer, Territory of Hawaii; insurance commissioner; fire marshal; bank examiner; commissioner of securities; commissioner of corporations; commissioner of partnerships; administrator of uniform automobile liability act; custodian federal highway funds; custodian social security fund administered through public health service; member farm loan board; member and custodian of funds, territorial employees' retirement system; member board of disposal for territorial

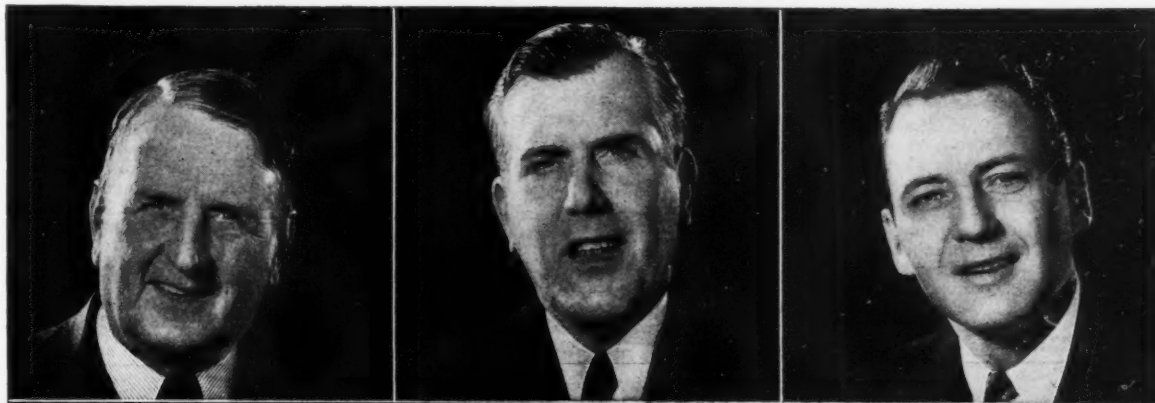
property; member governor's committee on government automobile expense; territorial member, Hawaii Tourist Bureau; territorial member San Francisco Exposition committee, and liquidator Chinese American Bank.

Honor Commissioner Harrington

More than 600 insurance men of Boston honored Commissioner Harrington at a luncheon given by the Insurance Society of Massachusetts, of which Commissioner Harrington is a past president. President Alexander Ellis presided. Addresses were given by Gover-

nor Hurley, Speaker Cahill of the Massachusetts house, Mayor Tobin of Boston and Bayard Tuckerman, Jr. Mr. Harrington stated that no one in the business had approached him since he became commissioner with a proposal which was not in line with the best ethics of the business. He stated that if anyone approached him with a problem the position of the department would be stated in unequivocal terms.

F. C. Weiskopf, 72, local agent at Sheboygan, Wis., for 35 years, died there after a lingering illness. His son, Otis, is associated with the agency.



These men must know about you

You have seen this caption and the pictures of these men recently in national weeklies. Accompanying them was text matter helpful to insurance selling everywhere even if, as you might expect, specifically pointed to making easier the selling efforts of Hartford Agents. This was the message:

"Your doctor asks you many personal questions so that he may know all about the functioning of your body—to keep you healthy or make you well.

"Your attorney asks many pertinent questions so that he may understand the intricacies of your business—to keep you out of trouble or get you out.

"Your insurance agent, likewise, must have equally personal and pertinent information about your business and your property to insure you at a reasonable cost against financial loss—to give you peace of mind."

The text concluded with the suggestion that it is easy to get in touch with a "Hartford" agent almost anywhere in the United States by calling Western Union, or in Canada by calling Canadian National Telegraphs—a service beneficial at once to Hartford Agents and their customers.



Hartford Fire Insurance Company

—and Hartford Accident and Indemnity Company write practically every form of insurance except life insurance

HARTFORD, CONNECTICUT

AS SEEN FROM CHICAGO

STAHL WITH NATIONAL BOARD

George Stahl, engineer with the Chicago Board, has joined the National Board in the Chicago office. Mr. Stahl has been in charge of contacting the suburban fire departments.

VERNOR'S PUBLIC SERVICE

R. E. Vernor of Chicago, manager fire prevention department Western Actuarial Bureau, is retiring July 1 as governor of the 147th district of the Rotary International. This includes the Chicago club where Rotary was born. During his administration he addressed 37 clubs, presented charters to four of the five new clubs and addressed nine Rotary gatherings. During this time he addressed 70 fire prevention audiences.

TELLS OF TWO CATASTROPHES

George H. Bell, manager of the western department of the National Fire group, has sent to agents the third booklet of a series commemorating the fiftieth anniversary of the establishment of the western department. This booklet, entitled "Two Catastrophes," tells on-the-

scene stories of two great catastrophes that occurred in the western field during the 50 year period: St. Louis tornado of Sept. 29, 1927, and the Burlington building fire in Chicago, March 15, 1922.

The Burlington building, which stood at the corner of Clinton street and West Jackson boulevard in Chicago, was of most modern fire restitive construction, and the booklet tells how it became practically a total loss in a fire.

INSURANCE CLUB MEMBERSHIP 360

Membership of the Insurance Club of Chicago at the close of the spring term as reported by President W. F. Kuffel, Phoenix of Hartford, is 360. This includes 187 regular members and 173 students taking Insurance Institute work who are automatically given memberships in the club. A substantial portion of this membership is composed of those from life companies and agencies in Chicago, whom the club has made a special effort to attract since reorganization about a year ago. Mr. Kuffel states that about four new members were taken in each week up to the last meet-

ing at which H. L. Grider, manager Western Factory Association, spoke. This terminated the club's activities until Oct. 4. Average attendance at meetings has been increasing throughout the year and 82 were reported at the last session. Directors meetings will be held periodically throughout the summer to plan programs for meetings for the fall and winter season.

PUSEY SUCCEEDS MATTIMORE

T. L. Pusey has been appointed Chicago and Cook county manager of Phoenix of London in succession to the late James E. Mattimore. He is a veteran in the Phoenix ranks and in recent years has been superintendent of the brokerage department in Chicago.

Mr. Mattimore's field included some of the territory surrounding Cook county and Mr. Pusey will be assisted in looking after that territory by Joseph Doll, who is named special agent. Mr. Doll has been in the Chicago office for some time conducting inspections and other work.

Mr. Pusey has just returned from Louisville where he attended the reunion of his high school class.

THREE DEPARTMENTS ENTERTAIN

Employees of the Cook county departments of Commercial Casualty, Girard

Fire & Marine and Milwaukee Mechanics and members of their families enjoyed a buffet dinner, evening of dancing and special entertainment at the Sovereign Hotel in Chicago. More than 75 attended. Howard Esplund, manager plate glass department Metropolitan and Commercial, and J. C. Hunt, special agent Girard and Firemen's of New Jersey, were in charge of arrangements. Many floor show specialties, singing and Hawaiian dancing, supplemented the program.

HUGUELET SUPERVISES FIRE

Charles H. Huguelet has been appointed by Meeker-Magner Co., Chicago Class 1 agency, as manager and underwriter of the new fire department. This office is a recent addition to the Class 1 members of the Chicago Board. The British General of the Phoenix of London group is the designating company, and Meeker-Magner also represents the Fidelity-Phoenix and the Provident Fire of the Royal Exchange group. Mr. Huguelet has had 32 years' fire insurance experience, for 16 years being connected with Rogers, Rollo & Co., and 16 years with L. E. Yager & Co., both of Chicago. Meeker-Magner Co. is about 40 years old and has represented the General Accident as general agent since 1902.

LARGE ATTENDANCE AT OUTING

The annual outing of employees of Moore, Case, Lyman & Hubbard held at St. Charles Country Club, drew an attendance of more than 95. Features of the day were the baseball game between the "varsity" and the "non-varsity," a golf tournament with 41 contestants and a banquet and dancing in the evening. George Breile, president of the employees association, was toastmaster at the banquet. Jack Coffin won low gross at golf and George Hrouda low net. High gross cup was awarded Marshall Stafford and low putting to George Hoopes. Ladies low gross was won by Miss Irene Behnke and low net by Miss Emma Linckenheld.

HILTON DISTRIBUTES 23 PRIZES

Harold Hilton, manager suburban department Critchell, Miller, Whitney & Barbour, distributed 23 golf prizes to members of the Cook County Field Club and their guests at a banquet following an all day outing at Big Run Golf Club. Among those receiving guest prizes were: A. Sanderson, first low gross, and C. J. Reutter, W. A. Alexander & Co., first blind bogey; Richard Skaer, Chicago Board, second low gross and William Mitchell, America Fore, second blind bogey. P. Habericher, North America, member of the club, was awarded a handsome leather bag for the highest score of the day. E. F. Fromm, Critchell, Miller, Whitney & Barbour, secretary of the club, was second. First low gross prize among members was won by A. H. Wishard, Northern Assurance; second, Stanley Chessman, Critchell, Miller, Whitney & Barbour, and third, L. R. Fischer, Travelers. Charles G. Kuechler, North America, won first low net prize and A. L. Corey, Travelers, first blind bogey.

ADJUSTERS' GOLF TOURNAMENT

The Adjusters Association of Chicago held its annual golf tournament at the River Forest Golf Club. No previous tournament attracted so large an attendance. An unusual number of attractive prizes was arranged for both member and guest winners. Member winners of the 36-hole qualifying round were Thomas F. Charlton, Western Adjustment, first low gross; George Stange, independent adjuster, first low net, and Oscar Nelson, independent adjuster, blind bogey. Winners of guest prizes were Melvin Dawson, first low gross; S. W. Skiple, first low net, and John Musey, blind bogey. Seventeen additional second and third prizes were awarded.

Luncheon and dinner were served in the clubhouse. Entertainment was furnished by strolling musicians, the asso-

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PHILADELPHIA, PA. 525 Chestnut St.	CHICAGO, ILL. 175 W. Jackson Blvd.
CLEVELAND, O. 830 Cuyahoga Bldg.	CINCINNATI, O. 1724 Carew Tower
SAN FRANCISCO 200 Bush Street	

ciation's quartet and Peter M. Schoenberg, soloist. The golf committee in charge of arrangements was headed by T. F. Charlton, A. T. Persson and Mr. Schoenberg.

Forum Honors R. E. Baker

R. E. Baker, office manager Hartford Accident, was honored at the second annual dinner of the Exchange Speakers Forum of Chicago, in whose organization and operation he has played a leading part. He was presented a fine desk set bearing an inscribed gold plate. Mr. Baker's hobby is bone china. Harold Lorenz, Rockwood Company, forum president, first presented a package supposed to contain a fine specimen of this ware. The bearer, however, stumbled and fell, there being a crash of china ware. Mr. Baker was shocked, with the concern of a connoisseur. Later the desk set was produced. A mild form of practical joking is the regular method employed in the forum to train members to be ready of wit and equal to all occasions. Harold Peterson, also Rockwood Company, is secretary.

ROGERS IN A HOSPITAL

Harry K. Rogers of the fire prevention department Western Actuarial Bureau of Chicago is in Burnham City Hospital, Champaign, Ill., where he is undergoing treatment for a streptococcus infection. He was in attendance at the fire college being conducted under the direction of the Illinois Firemen's Association at the University of Illinois and became indisposed in his hotel. He was taken to the hospital where he will be confined for some days.

BOAT TRIP FOR 26 CLUB

The 26 Club is scheduling one of its nautical outings for June 26 when members of the organization and their guests will take the steamship "City of Grand Rapids" at 9:45 a. m. for a trip to Milwaukee. They will return the same way after inspecting famous breweries in the city.

NATIONAL OFFICIALS IN CHICAGO

C. F. Liscomb of Duluth, president National Association of Insurance Agents, and J. B. Miller of New York City, assistant secretary, were in Chicago this week enroute to New York from St. Paul, where they had been in conference with the local committee in charge of arrangements for the annual meeting in September. They were guests at lunch in Chicago of W. H. Stewart of Stewart, Keator, Kessberger & Lederer and Allan I. Wolff, former national president. After going to the head office in New York, Mr. Liscomb plans to go to Hot Springs, Va., to address the annual convention of Virginia agents.

NEW YORK

REPORT OF CENTRAL BUREAU

Premiums earned by fire companies upon their New York writings due and unpaid last January, the Central Bureau reports, aggregated \$14,838, decrease \$559 from the same month a year ago. For casualty companies the figure was \$69,854, increase \$9,739.87.

E. U. A. MAKES FRATERNAL MOVE

The Eastern Underwriters Association at its last meeting until fall appointed a committee to confer with the Western Underwriters Association and the Southeastern Underwriters Association, as to the time and place of their next meeting, with the idea that the E. U. A. might arrange to meet at the same place, either the day before or the day following such sessions.

CODE HEARINGS TO START

The initial hearing this year upon the proposed new insurance code for New York will be held at Buffalo, early next month, the exact date as well as the

time and place for subsequent hearings, will shortly be announced by Assemblyman Piper, chairman of the legislature committee.

CHAPMAN TAKES NEW SEAT

Ralph R. Chapman, former Pacific Coast manager for the Corroon & Reynolds companies at San Francisco, and recently appointed secretary for the group in charge of its mid-western division, assumed the duties of his new post in New York City Monday, after 10 years absence from the city, five years of which were spent in Chicago and the

balance of the period on the Pacific Coast.

Fees Nullified in Mo. Case

JEFFERSON CITY—The Missouri supreme court has overruled a motion by Attorney-General McKittrick to compel the restitution of \$199,388 spent on orders of the Cole county circuit court in connection with the administration of \$2,748,266 of excess fire insurance premiums impounded in the old 10 percent restitution case.

The high court also denied the plea of the custodians and commissioners of

the impounded funds for a rehearing on its decision revoking \$154,760 in fee allowances to them by Circuit Judge Sevier of Cole county.

The effect of the two decisions is that the supreme court has nullified the fees allowed to L. H. Cook and H. P. Lauf, the custodians and commissioners, and their attorney, Gilbert Lamb, but has declined to order them to return the money to the insurance fund.

Condit, Inc., 563 Washington street, Gary, Ind., has been incorporated by R. P. Condit, Lonnie Jackson and Marjorie W. Tippy.



BEWARE THE DOG DAYS OF SUMMER

Why let the DOG DAYS of Summer get you down? ... There's business to be had every month of the year ... And good business, too ... If you want to make this your best Summer in ten years, why not drop us a line ... We'll show you how it can be done—without mirrors ... Just write today.

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THE MANHATTAN **THE UNION FIRE**
Fire and Marine Insurance Co. Accident and General Insurance Co.

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Warren Boyer from Gendreau, N.Y.



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NOW A REAL SALES PLAN FOR WIDE-AWAKE AGENTS

HERE is a channel into which you can pour your energy. It leads directly to your bank account and empties there income on increased sales.

PRACTICAL PROSPECTING lays down the rules of successful selling and charts the course to bigger incomes.

How does it do it?

In a concise, terse manner it shows you where to strike and how to strike to get the greatest sales returns from your effort.

It gives you the WHO, WHERE, WHAT, WHEN, HOW, and WHY of selling, for instance:—

WHO your best prospects are for new business in your community.

WHERE they are, so you can quickly lay your hands on them in your file.

WHAT coverage they are prospects for. Special cards are designed to give you a quick analysis of each prospect.

WHEN you should approach each prospect in the file—When during the year certain coverages are particularly saleable, and prospects for those coverages should be solicited.

How to increase your ratio of sales to calls through the scientific use of direct-mail advertising — how to crack more sales on the first interview.

WHY successful sales management in any agency requires an easily maintained check-up system that shows at a glance the results of work over a given period of time —and how to install a simple system for this purpose.

SEE FOR YOURSELF

You may see for yourself without any obligation just how valuable this plan would be to you. Simply send a request on your own business letterhead to Millers National Insurance Company, Sales Promotion Dept., 175 W. Jackson Blvd., Chicago.

Established 1865
MILLERS NATIONAL
Insurance Company-CHICAGO
Service Headquarters for Agent Agents

COMPANIES

New Officials for Allstate

Calvin Fentress, Jr., and D. M. Berry Are Made Vice-presidents of the Sears, Roebuck & Co. Companies

Announcement is made of the appointment of two new vice-presidents of the Allstate Insurance Co. and the Allstate Fire, owned by Sears, Roebuck & Co.

Calvin Fentress, Jr., treasurer of the companies, has been appointed vice-president. He has specialized in the investment field and will retain his duties as treasurer, broadening them to include other executive work. He became affiliated with the companies in the investment department shortly after their organization.

D. M. Berry, former assistant to the president, is also appointed a vice-president. He has been assistant to President Odell from the inception of the Allstate companies. His duties will continue along general lines and will be broadened to include closer contact with the agency organization.

Under the new arrangement the management of the companies will consist of Carl L. Odell, president; W. N. Lowe, vice-president and secretary; Calvin Fentress, Jr., vice-president and treasurer and D. M. Berry, vice-president.

With the merger of the Hercules Life with the Washington National completed, it is believed that the Allstate companies intend to broaden their field activities in an intensive drive for increased automobile business.

Automobile's Figures Corrected

In a table giving exhibits of companies before and after reinsurance a typographical error was made as to the Automobile of Hartford. Gross fire premiums, less return premiums last year, were \$6,283,895 instead of \$5,283,895, as shown in the table. This would change the percentage of retained business from 94 to 79 percent.

Allemannia Pays 5 Cents Extra

An extra of 5 cents and the regular quarterly dividend of 25 cents has been declared by Allemannia, both payable June 30 to stock of record June 21.

Day Director of Standard

George Z. Day, who has been vice-president of Standard of New York since its formation in 1922, has now been elected a director as well. He was recently elected as vice-president of Standard Surety & Casualty.

Doughty Succeeds Clifford

G. O. Doughty has been appointed special agent of the Security National Fire of Galveston in west Texas. He succeeds J. E. Clifford, who was recently called to the home office as assistant secretary. He has been in the insurance business for several years, first in a local agency at Del Rio and more recently in the Texas fire insurance department at Austin.

Walker Heads Indiana Body

At the annual meeting of the Indiana Fire Prevention Association, held Monday in Indianapolis, President D. D. Hobbs, Great American, presided. Three town inspections were made during the past year, including Crown Point, Princeton and Evansville. Officers elected were: President, R. C. Walker, Liverpool & London & Globe; vice-president, W. L. Jones, Commercial Union; secretary and treasurer, John D. Pearson, Glens Falls, reelected.

George A. Jorgensen, Oklahoma state agent London & Lancashire group, has moved his headquarters to 506 American National building, Oklahoma City.

NEWS OF FIELD MEN

Millers National Roundup

Annual Conference of Field Representatives Was Held With Officials at Head Office

The Millers National held its annual field rally at the head office in Chicago. President H. M. Giles presided at the general business meetings. The discussion leaders were Treasurer A. I. Bushnell, Secretary A. A. Krueger, Assistant Secretary R. S. Danforth, Second Vice-President W. S. Whitford, Automobile Manager Peter DeGroot, Cook County Special Agent R. B. Stitt, Inland Marine Manager H. C. Stoll, Inland Marine Field Superintendent L. B. Menner and Advertising Manager E. E. Vogt.

Emphasis was given to shaping the company's services to fit the needs of well managed agencies. The sales promotion program was stressed as a means to enable agents and the company to progress despite business conditions in adversely affected sections.

Byron R. Ward Returns to Kansas Field Work

Byron R. Ward, who was formerly special agent in Kansas for the Law Union & Rock and Standard Marine, and later became vice-president of the Meade Investment Co. of Topeka, has been appointed special agent for the Glens Falls in Kansas, succeeding the late W. E. Ellis. Mr. Ward is well known in the Kansas field and is regarded as one of the best informed insurance men. Vice-president R. S. Buddy of the Glens Falls has been in Kansas arranging for the appointment.

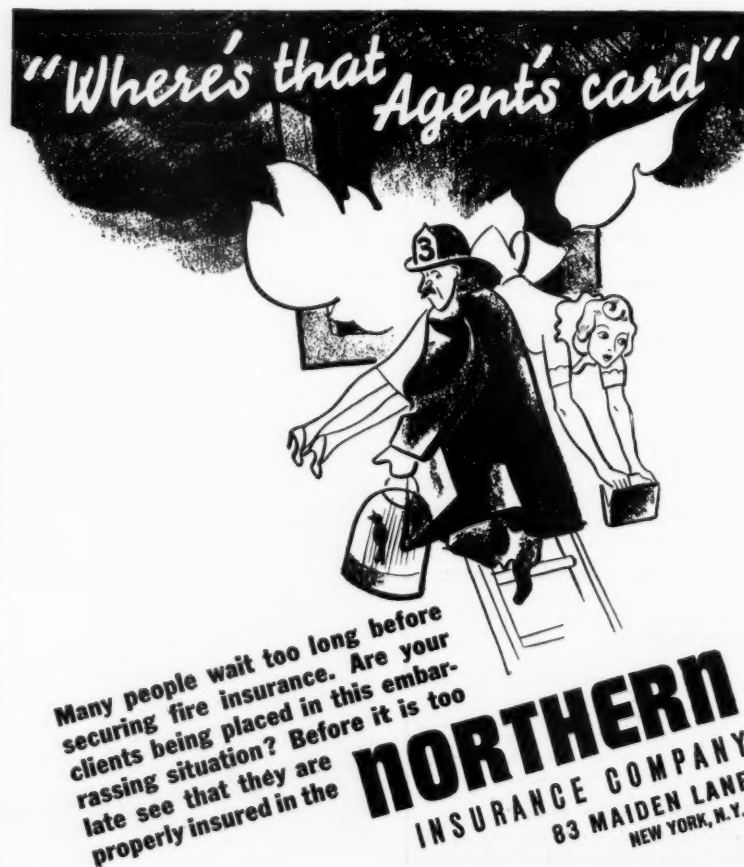
Wisconsin Field Men to Meet

Underwriters, Preventionists and Blue Goose in Annual Meetings at Elkhart Lake

MILWAUKEE—Wisconsin field men will converge on Elkhart Lake, Wis., next Tuesday for their annual meetings at the Schwarz Hotel. Tuesday evening the Wisconsin Blue Goose will hold its annual meeting and put on a full initiation, according to Wielder Richard Kenzel, Northern Assurance. Tribute also will be paid to a number of ganders transferred to other territories and who have changed pond affiliations. Nelson Lane, St. Paul F. & M., has called the annual meeting of the Wisconsin State Fire Prevention Association for Tuesday evening. A mixer will follow.

C. H. Dachenbach, U. S. Fire, will open as president the meeting of the Wisconsin Fire Underwriters Association Wednesday morning. In addition to the annual president's message, there will be reports by Henry Busack, Norwich Union, secretary-treasurer; C. W. Hutchinson, North British & Mercantile, chairman contact committee; Thomas Larkins, Hartford Fire, chairman executive and legislative committees, and D. W. Swanson, St. Paul F. & M., vice-president and chairman public relations committee. Guest speaker will be S. H. Quackenbush, western manager Westchester. Several other company officials are also expected to attend.

At the second business session Thursday morning, Henry Olson, Chicago vice-president First Banc Credit Corporation, will discuss "Premium Financing." Val Gottschalk, president Milwaukee Board of Fire Underwriters, will discuss relationship between field men's organi-



"Where's that Agent's card?"

Many people wait too long before securing fire insurance. Are your clients being placed in this embarrassing situation? Before it is too late see that they are properly insured in the

NORTHERN
INSURANCE COMPANY
83 MAIDEN LANE
NEW YORK, N. Y.

zation and local board. Officers will be elected. For both afternoons there will be sports and recreation. Charles Dox, London & Lancashire, is chairman golf committee; Harvey Girard, Providence Washington, horseshoe pitching committee, and Bertram Lutz, London & Lancashire, in charge of baseball game. A special program for ladies includes bridge, golf and other entertainment. Wednesday night will be the annual dinner-dance. Wisconsin women of Blue Goose are in charge of ladies' activities.

The Wisconsin Insurance Club of the Western Insurance Bureau will hold its annual meeting on the same dates and at the same place as the fire underwriters group. There will be an informal program featuring discussions by members, according to Irvén Frey, Firemen's group, secretary-treasurer.

Dearborn National Names Charron Ohio Special Agent

A. J. Charron has been appointed Ohio special agent for Dearborn National Fire. Heretofore he has been sales engineer in the agency department for Travelers Fire with headquarters in Cleveland. He has been with Travelers since 1926, first as an underwriter in eastern and New England states. In 1929 he was transferred to the engineering department at Cleveland and until 1936 handled all rate schedule work for Ohio. Since 1936 he has been sales engineer. Dearborn National entered Ohio in April and agency appointments have already been made in several of the larger cities.

New York Underwriters to Hold Midyear Meet July 6

The mid-year meeting of the Underwriters' Association of New York State will be held at Hotel Syracuse, Syracuse, July 6.

Following the business meeting in the morning, there will be sports at the Syracuse Yacht Club on Oneida Lake and a dinner.

Officers are J. W. Summers, president; J. E. Forbes and W. T. Bessant, vice-presidents; Lawrence Daw, secretary-treasurer; Arthur Birchenough, assistant secretary, and J. R. Ryan, executive chairman.

Members of the executive committee, in charge of the arrangements for the mid-year meeting, include David Davidson, J. B. Douglas, L. D. Goulding, Jr., E. R. Pond, S. W. Ross, P. M. Taylor, R. E. Wands, Harold Wilkinson and E. O. Yackel.

Meeks Heads Ky. Blue Goose; Driscoll Preventionists

The annual meetings of the Kentucky State Fire Prevention Association and Blue Goose and the mid-year meeting of the Kentucky Fire Underwriters Association were held at Mammoth Cave.

L. E. Driscoll, Norwich Union, was elected president of the preventionists; George B. Akin, Royal Exchange, vice-president; E. A. Parsons, secretary.

R. L. Meeks, Fidelity & Guaranty Fire, was advanced to most loyal gander of the Blue Goose. E. C. Hill, Aetna Fire, was retained as welder. Frank B. Nelson, manager Western Adjustment at Louisville, was elected keeper. Other officers, all advanced from lower posts, are: supervisor, Marshall Mellor, Home; custodian, I. M. Holmgren, St. Paul,

and guardian, George B. Akin, Royal Exchange.

C. P. Thurman, America Fore, who retired as most loyal gander, received an ovation when he reported the great progress of the pond the last 12 months.

David Zeiser, retiring president Kentucky State Fire Prevention Association, was presented a shotgun.

The Blue Goose added two new members, L. E. Van Arsdale, Royal-Liverpool, and H. L. Trimble, special agent for Bradshaw & Weil of Paducah.

Addresses were made at the fire prevention meeting by R. E. Verner, Western Actuarial Bureau, and D. P. Vandivier of the fire prevention division of the Kentucky department.

New Low in Correction Tags

At the meeting of the Fire Underwriters Association, the report of the bureau committee headed by Paul Beattie showed that an all-time low in outstanding correction tags, 181, was recorded as of June 14. President T. G. Wilds, Hartford Fire, said that in May 220 were outstanding.

There was considerable discussion of the First Banccredit plan for financing premiums. Walter Johnson of St. Paul, field supervisor of the company, discussed some of the phases of the plan and conducted an open forum, answering questions from the floor.

A brief discussion of agency status showed a very satisfactory situation. Zone chairmen reported the practical completion of the first section of the Business Development program. The second leg will be started immediately after the summer vacation, probably in September.

The association held its meeting on the lawn of the hotel under the large shade trees.

Carolinas Blue Goose Election Puts Satterlee at the Head

The Carolinas Blue Goose held its annual meeting at Myrtle Beach, S. C., there being 100 ganders and their wives present. J. F. Satterlee, Atlas, was elected most loyal gander; Wellborn Colquitt of the J. F. Glass general agency of Durham, N. C., supervisor; R. H. Lewis, National Union, custodian; M. L. Fuller of the R. S. Busbee general agency of Atlanta, guardian; W. W. Philbrick, keeper, and Weston Patterson, America Fore, welder. The delegates to the grand nest are Ben S. McKeel, New York Underwriters, who is grand guardian of the nest, and Mr. Satterlee. Mr. McKeel was unable to be present as he was injured in an automobile accident. Leon McGilton of the Tennessee Blue Goose, deputy most loyal grand gander at large, was present. There were initiated Frank May, Firemen's; J. W. Moye, North Carolina Rating Bureau; C. E. Oxford, Factory Insurance Association; H. H. McKimmon, North Carolina Rating Bureau, and W. D. Gaines, adjuster. Mr. Satterlee, who becomes head of the order, has been welder.

G. A. Russell with Aetna Fire

G. Alan Russell has been appointed special agent in western New York for Aetna Fire assisting State Agent S. W. Ross with headquarters in Rochester. He succeeds John K. L. Marvin, who was recently promoted to state agent for New Hampshire and Vermont.

Mr. Russell graduated from the University of Toronto, was in the local business at Toronto for some years, was connected with the Canadian Underwriters' Association and later New York Fire Insurance Rating Organization. More recently he has been special agent for the Armstrong-Roth-Cady agency, Buffalo.

Fifty-Year Party for Good

Western Manager C. Claussen of London & Lancashire gave a golf party and dinner at the Elmhurst Country Club, Elmhurst, Ill., in honor of Charles W. Good, Illinois state agent, who is

(CONTINUED ON PAGE 27)



A VERY PERSONAL FRIEND

Agents of the Ohio Farmers often think of the Old Man on the Fence as a real living person instead of the famous trade-mark of an American fire insurance company.

Of course, there is an excellent reason for this feeling — it's the warm, helpful personality of the ninety-year-old Company for which he stands; a Company which puts into

daily practice the theory that thorough and unbiased co-operation between Company and Agent is necessary for their mutual success — not to mention the streamlined cash-value service which helps so much to make Ohio Farmers representation profitable as well as pleasant.

If this kind of representation appeals to you, why not drop us a line?

OHIO FARMERS INSURANCE COMPANY

Chartered 1848

LEROY, OHIO

WANTED

Live wire wanted. An opportunity for a proven producer to work in the City of Chicago. This is an unusual opportunity for a man that has a producing record, sales ability, and is willing to work. Reply by letter only, giving history and past experience. All communications will be regarded as confidential. ADDRESS H-47, NATIONAL UNDERWRITER

EDITORIAL COMMENT

Commissioners and Standardized Charges

IN THE EFFORT to bring about greater efficiency and satisfaction in examination of companies, the NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS, in our opinion, should first of all attempt to standardize the charges so that they will be reasonable and justifiable. In the report made by Secretary JESS G. READ at the annual meeting in Quebec, it was shown that there were wide divergencies in the per diem and sustenance charges. One state made a charge of \$12 a day in an examination, another had \$10 and then others ran up to \$25 a day. When independent exam-

iners were used, that is those not connected with the department on a salary basis, there was no charge less than \$25. These various fees have a bad effect on the examiners themselves.

One of the incongruities of the charges for maintenance is the fact that there is no discrimination between a large city where the expense is naturally higher and a small place where the expense probably is about one-half or even less. These features should be corrected or standardized before an onslaught is made on companies for greater expense in examination.

Cultivating the Higher Type of Men

R. LEIGHTON FOSTER, general counsel CANADIAN LIFE INSURANCE OFFICERS ASSOCIATION and former Ontario insurance superintendent, in a most able address that he gave before the NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS at Quebec, dwelling on his work as a public official, made one point that should be carefully considered by supervising officials. He said that it was highly advantageous to cultivate the really big men of the business, those conscientious, constructive, able, gifted with good judgment. They are not seeking so much to cultivate the insurance commissioners as are others who have

something to ask which they know they should not receive.

Mr. Foster intimated that the commissioners are frequently entertained and cultivated by those who may be skating on rather thin ice. After all, the tried and true men in insurance who have had a wealth of experience, who are sincere in their convictions and who appreciate the dignity and opportunity of their calling can be of vast help to the supervisors. They may not seek them out with artificial or insincere friendly gestures. They are the men, however, that should be sought by the commissioners themselves.

Value of Knowing One's Contracts

IN A PHILADELPHIA address, THOMAS HOOK, superintendent of the accident and health department of the STANDARD ACCIDENT, laid great stress on the necessity of agents being very conversant with the contracts they are selling. Sometimes we find an insurance salesman who almost commits to memory the provisions of the policy so that he can be quick on the trigger in answering questions or interpreting the policy phraseology.

Anyone who is purchasing insurance is impressed with a man who is master

of his subject. The producer cannot successfully apply the contract to the policyholder or his property without knowing the coverage. As Mr. Hook puts it, one of the paramount rules for success on part of the agent is to "Know your contract." Then he said that the successful salesman must analyze his policies, pick them to pieces, take them clause by clause and translate them into every day language so that the prospect can well understand what he is buying and why.

Talking Oneself Beyond Bounds

SO-CALLED hard headed, practical, thorough going business men look askance at a successful person in commercial life who is interested in going very far beyond the confines of his usual activity. If he is a painter, a poet, a writer, a musician or has any other artistic ability, the general impression prevails that his achievements in the world of business are handicapped by the development of his endowments in other directions. Hence most business men sup-

press any artistic tendency and confine themselves to the narrow groove of business.

Strange as it may seem, many men have seemingly talked themselves out of a good reputation by frequent public speaking. They may have a real flair for it, may possess unusual ability in that direction and may be impressive in what they have to say. There may be real substance in their message. However, let a man become known as

a frequent speaker at insurance meetings or banquets and his doom is almost set.

Undoubtedly a man who has the gift of public speaking, who is easy, logical and impressive, should be encouraged to make his views known and give observations. However, there is danger of such a man, even though he be highly successful and impressive, in taking the stage too often.

In our opinion, the death knell, so to speak, placed on those who are gifted is unjust. However, there is a temptation and tendency when a man knows that his expressions are to the point and he has the faculty of putting his message across in superb form of appearing too often. The moment that the insurance fraternity as a whole, for example, begins to consider a frequent speaker a "publicity hound" then he gets the reputation of neglecting his

own affairs and giving too much attention to public speaking. For instance, we often hear of a few men in each state who are always at fire prevention meetings and are always ready to speak. There are persons connected with insurance organizations whose duty it is to speak. The criticism is against those who are company men and in the opinion of the fraternity they are more interested in their avocation than their business.

This much can be said. Where a person has a special gift it should be developed. However, he should realize that there is a point where a person should have a care as to the frequency of his appearing before the public. This is a very practical question but a number of men have had their progress greatly retarded by not sensing public opinion. Too many public appearances are worse than none at all.

PERSONAL SIDE OF BUSINESS

W. J. Hunt, western New York state examiner for America Fore, was presented a 25-year gold medal by Secretary LeRoy T. Brown, and inducted into membership in the "Old Guard."

S. A. Olsness, who for many years was insurance commissioner of North Dakota, is now giving all his attention to his farm. He is a bachelor, gets his own meals and keeps his own house.

C. D. West, vice-president of Eagle Fire of New Jersey, has returned to his office after a visit of several weeks on the Pacific Coast.

C. W. Fowler, 73, formerly at the home office of the New Hampshire Fire and for some years a director of the company, died at his home in Suncook, N. H. He was for many years editor of the Manchester "Union."

G. W. Lethbridge, 64, president of the long established marine brokerage house of Lethbridge & Cornwall of New York City, died at his home in East Orange, N. J. He had been connected with insurance interests since 1892.

A testimonial dinner was tendered to **J. Hunter White** and **T. Brady Goldsmith** by the officers and department heads of the National Union Fire of Pittsburgh. The affair was arranged in honor of Mr. White's election as an assistant secretary and Mr. Goldsmith's appointment as agency superintendent of the southern department.

J. P. Hershberger, Jr., state agent Royal, Columbus, O., is receiving the sympathy of friends on the death of his father, Dr. J. P. Hershberger, Sr., 82, at his home at Lancaster, O. He had practiced medicine there more than 50 years.

R. M. Anderson, vice-president National of Hartford, was elected an honorary member of the class of 1913 at Virginia Military Institute last week while attending commencement exercises there as the guest of D. L. Coulbourn, Virginia state agent of his com-

pany, who was graduated from the V. M. I. that year. Mr. Anderson also was given the honorary title of colonel. Another visitor was B. P. Carter of Richmond, past president American Association of Insurance General Agents. His son, B. P., Jr., is attending the V. M. I. and will finish next year.

E. M. Polk, Corsicana, Tex., charter member and past president Texas Association of Insurance Agents, has been named a member of the national advisory committee from Texas for the New York world fair in 1939. He is past president of Texas chapter Sons of the American Revolution.

H. R. Tomlinson, secretary of the Aetna Fire, begins his 41st year of service with the company. Mr. Tomlinson, a recognized authority on the fire contract and a keen student of insurance and economic conditions in the southern states, joined the Aetna Fire in 1898, after completing his high school education in Hartford. Beginning as a clerk in the mail department, he has been examiner and agency supervisor in the southern department, and assistant secretary. In 1933 he was promoted to the position which he now holds.

Jack Muckerman of General Insurors, St. Louis, was married recently and has gone on a wedding trip to LaJolla, Cal. His bride was the former Miss Mildred Bakewell.

The primary election in **Oklahoma** is creating considerable interest in the contest for insurance commissioner with Jess G. Read, the present incumbent, having a stiff fight on his hands with S. W. Philpott, former secretary of the Oklahoma Insurance Board, who is making an active canvass. The two candidates are traveling over the state and are making a strong appeal on their own merits. Mr. Read has been commissioner for many years. He was formerly manager of the Pacific Mutual Life in western Oklahoma serving that company for eight years. At one time he was city editor of the "Daily Democrat Chief."



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of Hobart, Okla. For some years past he has served as secretary and treasurer of the National Association of Insurance Commissioners. Mr. Philpott has the backing of a number of local agents.

H. G. Schaefer, 59, vice-president Heidbrink-Schaefer Agency, St. Louis, died there. Burial was in Lake Charles cemetery, St. Louis county.

R. C. Hosmer, president of the Excelsior, and Mrs. Hosmer attended exercises at Dartmouth at which their son David was graduated. Another son, Robert, Jr., special agent Excelsior, was graduated from Dartmouth in 1932, and a third son, Cameron, will be a sophomore at Dartmouth next year. David Hosmer was one of the outstanding seniors at Dartmouth, being manager of the baseball team, and a member of Cask & Gauntlett, honorary senior society.

J. S. Frelinghuysen, president of the Stuyvesant, has declined to be a candidate for the United States Senate from New Jersey at the fall election. He is working for the nomination of W. Warren Barbour.

R. S. Goodcell, new California commissioner, was tendered a luncheon at the Los Angeles chamber of commerce, sponsored by the life insurance committee of the chamber. He succeeds Commissioner Carpenter July 15. Chairman R. R. Roberts of the committee presided. Speakers included L. H. Earle, Pacific Board; C. E. Bell, New York Life; J. H. Cowles, Provident Mutual Life, president California Association of Life Underwriters; H. G. Mosler, newly elected president Los Angeles association, and G. H. Page, California-Western States Life.

R. I. Read, Chicago and Cook county manager Crum & Forster, achieved considerable local publicity when he made a hole in one at the Beverly Country Club. He was competing in the Illinois

seniors golf association tournament when the big event occurred. R. W. Troxell and J. C. Lanphier, prominent Springfield agents, were playing with Mr. Read at the time. Another witness was Lyman M. Drake of Critchell, Miller, Whitney & Barbour, Chicago agency. Dr. Franklin Maurer was the other member of the foursome.

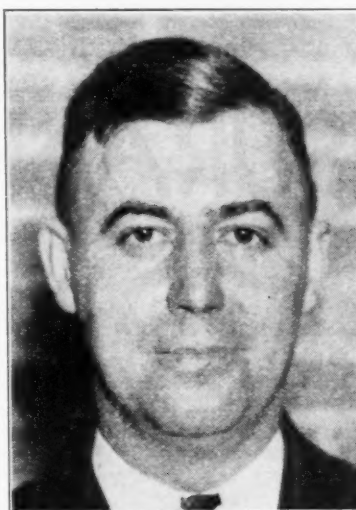
G. F. Krumdick, manager of the Fire Companies Adjustment Bureau at Philadelphia, who retires the first of the month after 45 years, was given a farewell dinner by some of his associates. Mr. Krumdick went to Philadelphia in 1922 as manager of the General Adjustment Bureau. He is a former Minnesota field man.

W. W. Swett, head of the W. W. Swett Insurance Agency at Springfield, Ill., and Mrs. Swett observed their 50th wedding anniversary a few days ago. A short time thereafter Mrs. Swett had a heart attack and died June 15. She was 73 years of age.

D. O. Watkins, 76, former insurance commissioner of New Jersey, died at his home in Woodbury, N. J., after an illness of five months. He served for six years, being appointed in 1903.

Commissioner **P. J. Dunn** of South Dakota has a very talented musical family. His oldest daughter, Jeanne, who resides in Hollywood, is a well known "blues singer." She plays a number of instruments and does all sorts of entertaining. She is now devoting her time to radio work, appearing over Warner Brothers Station KFWB. She has taken part in some movies. There are two other daughters, Gwendolen, familiarly known as "Donnon," and Eloise. Both are tap dancers, play the violin, saxophone, piano, xylophone. They have been in some of the Warner Brothers "shorts." Jeanne Dunn was selected among a great number who had auditions to take one of the main talking parts in the "Katzenjammer Kids."

Prominent Factor in St. Paul Convention



J. P. McGEE

John P. McGee, as president of the St. Paul Insurance Exchange, will be an important factor in his city during the annual convention of the National Association of Insurance Agents this fall. Mr. McGee was the principal spokesman for St. Paul in connection with the invitation. Mr. McGee will serve as chairman of the hotel committee as well as functioning as head of the local organization.

There were 15 Germans who appeared and yet Jeanne had the most perfect dialect. A son, Burton, plays on the Warner Brothers ball team. The two younger sisters are stenographers in the Warner Brothers establishment.

The Dunn family is quite noted in South Dakota along entertaining lines. When the "shorts" were shown at Redfield, S. D., where the Dunn sisters once lived, there was a large crowd every night. Jeanne Dunn conducted a children's hour and now and then all three sisters formed a trio in entertainment. Commissioner Dunn was a local agent at Miller, S. D., when he was appointed commissioner. Previous to that he had owned a bank and at one time was located at Redfield, being state manager of the Northwestern National Life.

The body of **Jack Forsyth**, 40, who died in the Veterans Administration facility hospital at Los Angeles, was returned to Fordyce, Ark. for burial. He was born at Hensley, Ark., and was assistant secretary of the Home Insurance Co. He was given a leave of absence during the world war, returned to Fordyce and remained until 1920, when the home offices were moved to Little Rock. He later was transferred to Jackson, Miss., where he was manager of a fire company for six years, and later was assistant in the Crum & Foster office at Atlanta.

Insurance Director **Ernest Palmer** of Illinois has rented a cottage at Ephraim, Wis. His family will spend the summer there and he will run up from Springfield at different times. His son, Ernest Palmer, Jr., who is taking the law course at Leland Stanford University in Palo Alto, Cal., has returned for his vacation, as has another son, Bradley, J., who is an undergraduate at the University of Michigan.

H. C. Trowbridge, senior vice-president of the National Fire & Marine, died Sunday at his home in Elizabeth, N. J. Almost all his business life was spent with the company which he joined in 1900 as a clerk. He advanced through several departments until 1915, when he was made secretary.

Going Strong
ever since

"JOHNNY
CAME MARCHING HOME"
in 1865



"RELIABLE
Celebrates

73

Years of
Distinguished
SERVICE"

When you represent the Reliable Fire Insurance Co., you know you're behind you a company that's stood the test of years. For Reliable has weathered two great wars and three depressions. Yet today, this modern 73 year old company is stronger than ever before. Moreover, its business is constantly growing.

Reliable has become famous for financial stability. It has a long-standing reputation for prompt payment of all just claims.

You'll like our set up too. Reliable representatives deal directly with officers of the company. Hundreds of our agents agree this saves you unnecessary correspondence and expense.

Write today. Ask us to explain in detail how a Reliable Fire Insurance Agency can mean greater profits for you. Address Wm. F. Kramer, President; E. J. Weiss, Secretary.

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E. G. TRIMBLE, President
HOWARD FLAGG, Executive Vice President

The NATIONAL UNDERWRITER

June 23, 1938

CASUALTY AND SURETY SECTION

Page Seventeen

Brokers Blanket Bond Revisions Are Announced

Broadened Coverage Will Be Given Under the Terms That Are Changed

NEW YORK—A number of changes in brokers blanket bonds have been made by the Surety Association of America. Form No. 14 revised, under which most of this coverage is written, has been broadened to include the changes made last fall in bankers blanket bond No. 8 revised, which form it strongly resembles. Form No. 12, which is more limited and which is now largely confined to smaller brokerage houses or to use as excess over No. 14 revised has been broadened in many respects. Form No. 19, written for brokers who are not members of clearing houses and who clear their trades through banks or other brokers, is replaced by a new form, No. 19 revised, which is amplified in coverage and the number of assured eligible for this form has been enlarged. The changes, as well as new manual rates published for the new features by the Towner Rating Bureau, are effective June 20.

Scope of the Changes

Both forms No. 12 and No. 14 revised now cover damage to the assured's premises caused by burglary or robbery or attempt thereof. Similar changes were made in bankers blanket bonds last fall and winter and recently in the building and loan association blanket bond. Both forms have also been enlarged to cover property in transit in armored cars, coverage in this case being excess over any insurance carried by the assured or by the armored car company for benefit of its customers and also excess over any recovery by the assured under his contract with the armored motor vehicle company. Many of the armored car companies either assume liability to a certain degree for losses to property carried by them or provide certain kinds of insurance for the benefit of patrons and it is the intent of the two brokers blanket bonds to cover only such losses as would otherwise fall on the assured.

Riot and Civil Commotion Losses

A revised and identical clause regarding losses caused by natural disturbances and riot and civil commotion has been incorporated in both forms. They exclude losses caused by hurricane, cyclone, tornado, earthquake, volcanic eruption or similar disturbances of nature and by military, naval or usurped power, insurrection, riot or civil commotion, unless the property is lost in transit in the custody of a partner or employee or messenger of the assured, and unless the person initiating the transit has no knowledge of military, naval or usurped power, insurrection, riot or civil commotion.

Several new items of property are

Committee Plans to Visit Lloyds Underwriters

Desire Some Pledge to Discontinuance of the "Fronting Plan" in This Country

NEW YORK—A group of surety company executives, including A. F. Lafrenz, president American Surety; W. M. Smith, vice-president Aetna Casualty; F. A. Bach, vice-president Fidelity & Deposit; E. M. Biddle, general counsel Indemnity of North America, and E. Asbury Davis, president United States Fidelity & Guaranty, plan to sail from this city on the "Nieuwe Amsterdam" July 2, for England. While in London they will confer with leading London Lloyds operators, presumably reviewing the arrangement effected between the organization companies of this country and the individual underwriters of the British domain two years ago, covering the activities of the latter in the United States. They may also suggest strengthening the agreement in several particulars.

Will Discuss "Fronting" Change

While the American executives are traveling in their individual capacity and not as representing the surety association, the feeling is they might take up with the Lloyds attorneys the reputed action of the underwriters in writing bankers blanket bonds and other forms of surety coverages here through the medium of a small New England stock company, reinsuring its writings 100 percent, and also inquire as to the character of the understanding allegedly had by London Lloyds with a strong non-affiliated stock office of the central west. Gossip holds the latter has a deal whereby Lloyds grants what is tantamount to an excess of loss cover.

The arrangement made between the American companies and London Lloyds in 1936 dealt with blanket bond covers only, exclusive of business written in Illinois, in which state the individual underwriters were regularly licensed and represented by duly appointed agents. While several of the company executives going abroad plan to return once conferences with Lloyds attorneys are concluded, others will extend their stay in Great Britain and on the continent, having decided upon a European trip sometime ago.

covered by the new edition of form No. 14 revised. The definition now includes gold, platinum, silver, jewelry, watches, gems, pension money orders, and also certain items peculiar to the brokerage business, namely, "puts," "calls," "straddles" and "spreads."

New Stock Exchange Rider

The basic form No. 14 revised covers losses caused by employees of the assured conducting fraudulent trades in the name of the assured or of a genuine customer, subject to detailed safeguards in the assured's conduct of his business, including a monthly statement to each customer and an annual audit. By rider, for an additional premium, fraudulent trading in fictitious accounts may be covered and, for a further additional premium, the audit requirement may be

New York Still Dubious About Safe Driver Plan

List of States in Which Bureau Companies Are Now Using the System

NEW YORK—With adoption of the safe driver reward plan or some substitute plan in New York still uncertain, the National Bureau of Casualty & Surety Underwriters has made the other manual rules introduced with the safe driver reward plan last February effective in that state. Most important of the changes are the inauguration of the \$1,000 single limit policy and the covering of the small utility trailers attached to private passenger automobiles without additional charge. These new rules are now in effect in the 34 states which have adopted the safe driver reward plan and in several states which have definitely disapproved it.

It is expected that a new proposal, somewhat along the lines of the safe driver reward plan, will be submitted to Superintendent Pink by the National Bureau about July 1. The first compromise proposal, calling for a maximum credit of 5 percent for drivers without claims, did not meet with much approval and has been discarded. Mr. Pink has taken the position that non-bureau companies which object to the safe driver reward should work out a compromise with the bureau companies and submit it to him.

States Where Plan Is Effective

The safe driver reward plan is now in operation in Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Indiana, Iowa, Illinois, Maine, Maryland, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Jersey, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Wisconsin and Wyoming. In some cases variations have been made to the plan as originally proposed by the bureau and in several states, such as Illinois, one or more rival plans used by non-bureau companies have been approved. This condition also exists in states in which the insurance department has no control over rates.

The plan has been finally disapproved in Kansas, Kentucky, Mississippi, New Mexico, Oklahoma and Virginia. In the remaining states it is still under negotiation.

eliminated. Two new riders have now been introduced for use when this bond is written for members of the New York Stock Exchange. On the theory that rules of the exchange provide a sufficient safeguard, many of the requirements are eliminated in these new riders. One of the new endorsements, entitled Rider J, covers only fraudulent trades in the name of the assured or genuine customers and the other, Rider K, covers fraudulent trades in either genuine or fictitious accounts.

The new manual pages state that these riders may be used for members of "approved stock exchanges." At present, the New York Stock Exchange

(CONTINUED ON PAGE 24)

Important Ruling in Wisconsin On Compensation

Claim Involved Builders & Manufacturers Casualty and Its Predecessor, a Mutual

MADISON, WIS.—Attorney-General Loomis has issued an opinion that compensation claims defaulted by the Builders & Manufacturers Casualty, recently placed in liquidation in Illinois, but originating with the old Builders & Manufacturers Mutual Casualty, which was succeeded by the stock company, should be paid out of the mutual compensation security fund of Wisconsin and not out of the stock security fund. The state treasurer, however, the opinion continues, has a claim against the liquidator of the stock company for any payments made on this account.

Wisconsin Guaranty Funds

Wisconsin has two guaranty funds to protect injured employees against failure of workmen's compensation carriers, one for stock companies and one for mutuals, each supported by contributions from compensation carriers in those classes. The case referred to the attorney-general by Commissioner Mortensen involved an employee who was injured in April, 1936. He was awarded \$9,000 by the Wisconsin Industrial Commission, payable \$91 per month. The employer was insured in Builders & Manufacturers Mutual, which made the monthly payments until June, 1937. At that time, Builders & Manufacturers Mutual went out of business and was succeeded by the stock company, Builders & Manufacturers Casualty, which took over all the assets and liabilities of the mutual. The stock company made monthly payments until April, 1938, when it was placed in liquidation by order of the superior court of Cook county, Ill., Ernest Palmer, Illinois insurance director, being appointed liquidator. Approximately \$7,500 was still owed to the employee and Commissioner Mortensen asked for an opinion as to which guaranty fund should be called on to pay.

Original Liability of Mutual

In ruling that the claim should be made from the mutual fund, Attorney-General Loomis points out that the liability was that of the old mutual company and that the stock company, although it had made payments to the employee, was not paying an award against it, but an award against the mutual. Contributions had been made to the mutual fund by Builders & Manufacturers Mutual, whereas the stock fund had received no contribution on account of this risk. Since, however, Builders & Manufacturers Casualty had taken over liabilities of the mutual in consideration of taking over the assets, the attorney-general ruled that a claim for reimbursement for any payments by the mutual fund may be made against

(CONTINUED ON PAGE 24)

Definition of General Agent Is Needed Today

Chicagoans' Demand for 10 Point Overriding Suggests Desirability of New Classification

Much interest is taken in the petition presented by 50 Chicago general agents to the casualty acquisition cost conference for a 10 percent overriding commission.

Some observers believe the first step should be a clear definition of a casualty general agent.

As defined by a general agent who has served in the western territory for many years: "A general agent is a person, firm or corporation who devotes his (its) entire time to soliciting, writing and servicing the insurance business. He must write his own policies, effect his own cancellations, and must have the same status with his company as a branch office manager. He must supervise agents and brokers from whom he derives at least 50 percent of his business, to whom he pays brokerage or commission."

Maintain Own Office

"He must maintain his own office and pay all expenses thereof, and must not be housed in a branch office of any company."

"He must report and remit direct to the home office or to a complete division office, and must be responsible to the company for the accounts of all business written through his office."

There has never been an exhaustive study of the cost of handling business by general agents. Indeed, such a study might be inconclusive because of the multiplicity of variables, not the least important of which is whether the business consists of large premium accounts or a mass of small items.

If giving a better margin to general agents involves increasing rates it is certain that the companies will adopt a resistive attitude. Of course, what the general agents desire is a closer control of brokerage and probably less promiscuous appointment of regional agents. The Chicago general agents are convinced that a 5-point advantage to the general agent can't pay the overhead.

Standard Surety & Casualty Moves to Withdraw From National Casualty Bureau

NEW YORK—Standard Surety & Casualty of New York has filed with the National Bureau of Casualty & Surety Underwriters notice of its intended withdrawal from the organization. Under bureau requirements members are obligated to observe its rules and rates for 90 days following their announced withdrawal.

To Vote on Compulsory Law

BOSTON.—It is practically assured that Massachusetts citizens, whether automobile owners or not, will have an opportunity to vote next fall on whether they wish to have the Massachusetts compulsory automobile liability insurance act repealed and a financial responsibility act substituted. The originators of the petition for a referendum are assured the necessary 5,000 signatures on their petition, over and above the 20,000 on the original petition. Unfavorable action on the petition by the legislature necessitated 5,000 more signatures to place the question on the ballot.

Discuss Bar-Adjuster Issue

LOS ANGELES—Discussion of the bar-adjusters issue featured the last meeting of the Casualty Insurance Adjusters Association. Officers will be elected this week.

Genial Host



VINCENT CULLEN, New York City

Vincent Cullen of New York City, president of the National Surety, and Mrs. Cullen added much to the social events of the National Association of Insurance Commissioners meeting in Quebec by giving a reception and supper Tuesday evening of convention week. Mr. Cullen went to Quebec personally beforehand to arrange the details at the Chateau Frontenac. Vice-President and Mrs. Sherman Drake arrived in Quebec the Sunday previous to the convention to see that everything was in tip top shape and to complete plans. The affair was magnificently managed and was typical of the highest culinary art of the chateau. There were many colorful features introduced by the chef and his assistants. The National Surety added to its splendid reputation as a friendly company.

McBryan Host on Lake Trip

Michigan Manager United States Fidelity & Guaranty Entertained Agents and Guests on Two Days' Cruise

DETROIT—As a gesture of appreciation to the agents who aided him in making the largest increase in business in 1937 over 1936 of any branch in the United States, and thereby winning the Davis cup contest of the United States Fidelity & Guaranty, W. H. McBryan, manager for Michigan, entertained 384 agents and special guests on a chartered two-day cruise aboard the S.S. "Noronic." The vessel left the dock at 2 p.m. June 13, proceeded to Sault Ste. Marie and returned to Detroit Wednesday.

Diversion and entertainment were provided continuously throughout the two-day period. Original plans were to dock Wednesday morning but the agents were enjoying themselves so much that the vessel was slowed down on Mr. McBryan's order so that it pulled into Detroit in mid-afternoon instead. The weather was ideal.

Among the special U. S. F. & G. guests were R. H. Bland, chairman of the board; C. C. Conlon, vice-president in charge of the contract surety department; H. C. Combs, vice-president in charge of claims; C. J. Fitzpatrick, secretary; P. F. Lee, director of agencies; J. Dillard Hall and O. R. Leads, assistant directors of agencies. H. E. Helm, secretary Fidelity & Guaranty Fire, and H. F. Ogden, its vice-president, were guests. H. P. Reinhold, district supervisor, handled arrangements.

Employers Liability Outings

BOSTON.—Employees of the New England department of the Employers Liability held their revived annual outing at Swampscott last week and this week the home office employees had an outing at the same resort.

Bill of Exceptions Is Filed in Missouri Case

Lawyer - Adjuster Controversy Will Eventually Get Before Supreme Court

COLUMBIA, MO.—A bill of exceptions in the much publicized Missouri lawyer-adjuster controversy was filed in the circuit court by W. S. Hogsett, attorney for the six mutual casualty companies in the case. This will eventually bring before the supreme court of Missouri the decision of the circuit court last summer which held that settlement of an insurance claim constitutes practice of law in Missouri.

The action was originally brought by the mutual companies, seeking to restrain the Missouri Bar Association's committee on unauthorized practice from interfering with the activities of adjusters, and resulted in a sweeping victory for the bar association. Of the two advisory judges, J. W. McAfee concurred with Judge W. M. Dinwiddie in his opinion and E. M. Dearing dissented. The mutuals' bill of exception contained 1,100 pages and among other allegations maintains that the decision, if upheld, would interfere with the routine activities of virtually every business man.

Newark Education Board to Study Liability

NEWARK—The Newark board of education has requested its attorney, C. M. Meyers, to investigate teachers' liability insurance and report at a meeting to be held here next week. A measure was passed last week by the New Jersey legislature which holds boards of education responsible for accidents in the schools. The board opposed the measure when it was introduced two months ago in the legislature.

It was pointed out at that time by Attorney Meyers, that if such a law was passed, in his opinion teachers would be less careful if the board took over the responsibilities.

The Newark Board either can insure teachers against suits resulting from such accidents, which would cost approximately \$5,000, or maintain its own insurance fund by putting the \$5,000 into a fund.

Federation of Insurance Counsel Lists Speakers

The Federation of Insurance Counsel will hold its annual meeting at the Grand Hotel, Mackinac Island, Mich., Aug. 1-2.

Speakers will include: M. E. Graham, general counsel Erie Insurance Exchange, Erie, Pa., "The Artistic Word-ing of a Liability Policy"; M. M. Thomas, general counsel Pioneer Reserve Life, Oklahoma City, "The Status of the Surety on Bonds Involving Dual Capacity of the Principal"; R. A. D. Morton, El Paso, Tex., "The State Rule of Decision Is Now to Be Followed by the Federal Courts," and Irvin Waldman, attorney for the superintendent of insurance of New York, "The Liquidation and Rehabilitation of Insolvent Insurance Companies Under the Laws of the State of New York."

Entertainment features include a golf tournament, a bridge tea for wives and daughters of members and a banquet the evening of Aug. 1.

Scott Fitzhugh, general counsel Columbian Mutual Life, Memphis, is president of the association and John A. Milner of Rochester, N. Y., is secretary.

Rutherford at Celebration

ST. LOUIS—Paul Rutherford, president Hartford Accident, was guest of honor at a luncheon given by the 166 of-

Stormy Petrel



HUGH H. EARLE, Oregon

Commissioner H. H. Earle of Oregon was the main factor at the annual meeting of the National Association of Insurance Commissioners in insisting that the New York department follow the zone system of company examinations. The examinations committee glossed over the situation but Commissioner Earle made a report of his own stating that his department would start about July 15 to examine New York companies.

ficers and members of the staff of Lawton-Byrne-Bruner agency, general agent Hartford Accident. The occasion was celebration of the company's 25th anniversary and start of the agency's 25th year of representation of the company. This agency is one of the Hartford Accident's largest representatives.

Stanley F. Withe, in charge of advertising and publicity for the Aetna Casualty & Surety, has been appointed to the advisory committee on public information of the New York World's Fair. He will represent the interests of national advertisers on this committee, the purpose of which is to give counsel and to review and coordinate all promotional activities of the fair.

The *Arex Indemnity* has been licensed in British Columbia.

Commissioner Hunt Paid Official Visit

EIGHTY-FOUR, PA. — This metropolis was highly honored by a visit from Hon. Commr. Hunt who stopped on a motor trip to Pittsburgh from the state house at Harrisburg to pay his respects to our enterprising insurance underwriter, Joseph Futz. Always alert along publicity lines, Underwriter Futz arranged a reception for Hon. Hunt at the Futz office building with Rev. Eubach as the spokesman. Hon. Hunt in speaking of Underwriter Futz stated that he regarded him as one of the most outstanding, if not the most outstanding, local insurance underwriter in the state. He remarked that if all underwriters had the same qualifications, outlook and uplift as Agent Futz, Pennsylvania would put him in the presidential chair of the commissioners. Mrs. Fritzie Futz served pineapple juice and cookies. George Ochs played some selections on his accordion.

Approve Employee Associations for Group A. & H.

Plan Commissioners O. K. Doesn't Require Employer Participation

Despite some opposition from life companies writing group disability insurance, which wanted to require employer participation in all group plans, the provision allowing the writing of group cover for employee associations was retained in the proposed model bill for the regulation of group accident and health insurance, submitted to the National Association of Insurance Commissioners at its meeting in Quebec. The report of the accident and health committee, headed by Commissioner Bowen of Ohio, which included a definition of group accident and health insurance and standard provisions for regulating the writing of that form, was adopted by the commissioners.

Two Schools of Thought

The report of the committee stated that great interest has been shown by various groups, "some desiring a very liberal definition, the others feeling that the employer-employee relationship should be present in all group policies."

"All have agreed that the ideal situation is where the employer contributes at least a part of the premium. Less ideal but highly desirable would be to have the employer participate in any group policy at least to the extent of making the necessary salary deductions even though he contributes no part of the premium himself."

"In studying the situation, it was disclosed that many employers have refused to have any part in any group insurance plan. Too restrictive a definition would deprive large groups of employees from the benefits of group accident and health insurance unless the employees could form an association or corporation to function in place of the employer. It was pointed out that in the case of many corporations which are now operating at a loss, they could not permit any expense which could be eliminated."

Burden of Social Security

"Therefore it is a recommendation of the committee that the definition permits a non-profit corporation organized for purposes other than that of obtaining insurance, having a constitution and by-laws, and whose membership is confined to the employees of one employer, its affiliates and subsidiaries."

"It was pointed out that because of the burdens imposed on corporations with record-keeping in connection with social security act and other exacting requirements, there might be an increasing number of employers who will refuse to have any part in group insurance or who will be compelled to discontinue their present participation in any group plan. This is an added reason why the committee feels that it should not recommend to this convention any definition which would bar associations of employees from getting the benefit of group insurance."

Arguments at Hearing

At the hearing E. O. Dunlap, assistant actuary of the Metropolitan Life, and N. B. Hadley, former head of the life division of the New York department, held out very strenuously for employer interest before a group should be written. They contended that there should be someone responsible for the group, some concern or person to whom the insurance companies could look and who

Seminar of Safety Is Holding New York Meeting

President P. G. Hoffman of the Studebaker Company Speaks on Motor Accidents

NEW YORK—Continuation during the remainder of the year of the rate of reduction in automobile accidents of the first four months, compared with the corresponding period of 1937, would result in saving 8,000 lives and \$300,000,000 in cash losses, P. G. Hoffman, president of the Studebaker Co., and president of the Automotive Safety Foundation, estimated at the initial session of the seminar of safety, here. Motor accidents last year, Mr. Hoffman declared, resulted in 38,000 fatalities, 1,000,000 non-fatal injuries and money loss of \$1,700,000. Major features of the program instituted by the Automotive Safety Foundation include a uniform motor vehicle code, efficient traffic regulation and ordinance enforcement, and public education.

would be more or less responsible. Both claimed that the life insurance experience in writing these heterogeneous associations has been most unprofitable. They contended that unless safeguards were placed around a group there is too great danger of unconscionable companies taking advantage of the situation and using no underwriting judgment. Then they would beat down claims.

Gordon, Matthias Heard

H. R. Gordon, executive secretary of the Health & Accident Underwriters Conference, and Attorney R. H. Matthias of the law firm of Ekern & Meyers of Chicago, representing companies writing groups where the employers have nothing to do with the transaction, stated that there are companies that are writing group successfully without employer responsibility in the slightest degree and that these groups should not be deprived of the coverage. When an employer does not want to have anything to do with group insurance, then the employees if they so chose, these two men contended, should have an opportunity of arranging their own coverage. In view of the social security act more employers will shy away from these welfare plans. Therefore the employees should have a chance to do their own bargaining and if they cannot, then pressure will be made for the state to provide a plan.

Would Minimize Regulation

Commissioner Harrington of Massachusetts took the ground that the companies should not force the departments to do any more regulating than necessary. The underwriting should be done by a company, not the insurance department. There should be, in his opinion, as broad a scope allowed as possible. Insurance companies, he remarked, blame the government for getting too much in private business and yet very often insurance men rush to the government and urge regulation of various kinds.

No action was taken in regard to the report on group hospitalization insurance submitted by Commissioner Hunt of Pennsylvania, inasmuch as it was not presented as a report of the special committee which he heads. Mr. Hunt said he had not had a meeting of his committee.

More Terminal Hotel Suits

ATLANTA—Three damage suits for \$5,000 each, filed by Mr. and Mrs. R. B. Collier and Percy E. Wooten, for personal injuries suffered during and after the Terminal Hotel fire, have been filed against Mrs. Nellie Inman Cooper, as owner, and Burke Kinney, lessee and operator of the hotel.

A suit for \$25,000 against Mrs. Cooper and Mr. Kinney was filed earlier.

Maryland Casualty Rally Reflects Company Loyalty

By ROBERT B. MITCHELL

The Maryland Casualty's three-day convention marked something more than the 40th birthday of one of the nation's leading insurance companies. Every phase of the meeting was in itself a reflection of the intense loyalty that has long been a characteristic of the company, a loyalty which had its roots in the high caliber of its field and home office personnel and which had its complete vindication in the phenomenal progress that has marked its four years under the leadership of Silliman Evans.

Any attempt to allocate the credit for what has happened during the last four years is futile as well as pointless. Ask Mr. Evans and he will give the credit to the field and home office people who put their faith in his leadership and the Maryland Casualty's ability to win back all the ground it had lost in the critical period it had just passed through. Ask anyone else in the company, and it is the executive, administrative, and organizing ability of Mr. Evans, first as president and now as chairman of the board, that gets the credit.

Had Only Layman's Knowledge

Mr. Evans' achievements in the Maryland Casualty are particularly remarkable when it is remembered that when he joined it as president in 1934 his knowledge of insurance was strictly that of a layman. However, he did know organization, advertising and publicity and he set out to make himself an insurance man, though at first he often worked 18 hours a day.

Some inkling of his exceptional ability for mastering a new job might have been gathered from his work as fourth assistant postmaster general during Roosevelt's first administration. Charged with the responsibility of buying and distributing all supplies, operating the department's thousands of motor trucks and postoffice buildings, Mr. Evans in one year saved the government \$5,000,000 out of a \$45,000,000 budget and had the only major bureau in the federal government which operated within its budget during that fiscal year.

No "Public Be Damned" Attitude

Though Uncle Sam has no competition for the job of carrying the mails, Mr. Evans' attitude toward the customers was at the opposite pole from that of "the public be damned." For example, when he took over the postal job, pens for the public's use in postoffice lobbies were such that one was justified in thinking that the government was doing its best to save money on its ink and pens by discouraging people from using them. Possibly the motive was to prevent people from stealing pens. It is unlikely that anyone would have intentionally walked off with one.

Those who tried to use the pens were irritated and a sensitive person could have been pardoned for thinking that maybe the postoffice department was taking this subtle way of showing its scorn for those not so fortunate as to own fountain pens. Mr. Evans made it his business to supply postoffice lobbies with pens that eliminated scratching and profanity. You can thank Mr. Evans when you pick up a postoffice pen and find that it really works.

Knows Public's Reactions

This flair for knowing what is on the public's mind, the realization that minor irritations and doubts can often take on disproportionate importance in the public's thinking, has been of inestimable value in mapping out the broad strategy of the Maryland's public relations, in the decision, for example, to advertise not only to agents, to whom publicity had solely been directed before, but to

the public who were or might be the Maryland's customers.

A policy of advertising to the public was one of the first decisions which Mr. Evans reached. He brought in David C. Gibson, a prominent Baltimore advertising man. As vice-president and director of advertising, Mr. Gibson has done a notable job in building customer confidence rapidly yet soundly with advertising copy that is novel and original without sacrificing dignity.

Evans' Early Career

Before his work as assistant postmaster general, Mr. Evans' career was mainly in the newspaper and the air transport field. In 1913 he left Polytechnic College, now Southern Methodist University, at Fort Worth to become a reporter on the Fort Worth "Record." Later, at the age of 21, he returned to become its managing editor, one of the youngest managing editors in the country.

Mr. Evans' newspaper work was interrupted by his service abroad during the war as special representative in the diplomatic corps. When the war ended he went back to newspaper work on the Fort Worth "Star-Telegram."

It was in 1926 that he went into aviation, first as vice-president of the Texas Air Transport, then of Southern Air Transport, and in 1929 was vice-president of American Airlines, holding that position until 1932 when he was appointed fourth assistant postmaster general.

Bond Elected President

E. J. Bond, who became president in January, 1937, when Mr. Evans was made chairman of the board, has been with the Maryland his entire business career. He is an insurance technician of the first rank, thoroughly acquainted with all angles of underwriting and enjoys a high degree of esteem not only with his own organization but among competitors as well.

Beside the three men already mentioned, some of those who have had key roles in the company's development under Mr. Evans are W. T. Harper, vice-president in charge of production; E. G. Lowry, vice-president and general counsel; P. H. May, vice-president and comptroller, and G. E. Tribble, vice-president and treasurer.

CONVENTION NOTES

K. O. Saunders, resident manager at Cleveland, didn't know all he was going to get for being one of the winners in the President's Club contest. Vice-president W. T. Harper in announcing the awards recalled the time that his 16-year old daughter, on first seeing Mr. Saunders was so impressed that she dashed upstairs and exclaimed to her mother, "And to think I've been paying 25 cents to see Robert Taylor!"

* * *

One delegate, whose garden was being looked after in his absence by a neighbor, received the following telegram: "Big drop in price of potatoes. Shall I keep on hoeing?"

* * *

Cinema fans at the convention regarded S. T. Mason of the Detroit law firm of Mason, Davidson & Manfield with a new interest after it became known that he is Katherine Hepburn's uncle.

* * *

So appropriate and finished was the speech of response which George Carter, negro messenger, made after President Bond presented to him the cup for greatest length of service, that everyone thought he had prepared and rehearsed it ahead of time. Actually, it was entirely impromptu. Until he was on the

(CONTINUED ON PAGE 27)

CHANGES IN CASUALTY FIELD

Pittsburgh Branch Office Opened; Pearce Manager

The Indemnity of North America will open a branch office at 582 Union Trust building, Pittsburgh, Pa., July 1. D. B. Pearce is appointed manager with supervision of all activities in the Pittsburgh district. He has been with the Indemnity of North America for many years, formerly being special agent in charge of central Pennsylvania and later executive special agent.

The branch will adjoin the service office of the North America, parent company, so facilities for handling all lines will be available in the one location. The expansion of a local office to a branch results from steady growth in business throughout western Pennsylvania.

The annual outing for employees of Fred S. James & Co., Chicago, was held Thursday at Nippersink Country Club.

John A. Steer has been appointed manager of the steam boiler and machinery insurance department of the National Mutual Casualty of Tulsa, Okla.

Manufacturers Casualty Advances J. J. Elligette

J. J. Elligette has been appointed resident manager Chicago branch office of Manufacturers Casualty, succeeding R. T. Frasier, who becomes a special agent for the company. Mr. Elligette started with the Globe Indemnity in the New York office in 1931 as an underwriter. Four years later he joined the Manufacturers, going into the underwriting department at the home office. He held this position one year, when he was put in complete charge of the Pittsburgh office. After a year and a half he was transferred to Chicago.

Moving to Enlarged Quarters

Mr. Elligette attended the University of Pennsylvania, receiving a B. S. degree in economics, and later graduated from the Wharton school of finance of that university in 1931.

The Chicago office will soon move into enlarged quarters in the Insurance Exchange in room 1853. The present location is A-1210. The office staff will

also be increased. The Chicago office has supervision over all activities in Illinois.

C. F. Stewart, Massachusetts Bonding Head in Cleveland

Charles F. Stewart has been appointed manager in Cleveland for Massachusetts Bonding. He succeeds R. E. Matthews, who has joined the executive staff of Ohio Casualty. Mr. Stewart has been assistant manager for Massachusetts Bonding in St. Louis. He attended the University of Florida and for a number of years was connected with Travelers in St. Louis before joining Massachusetts Bonding.

Elmer Cottier becomes bond superintendent in the Cleveland office. He was connected with U. S. F. & G. in Cleveland and more recently has been in the agency business at Lakewood, O.

Arthur West continues as manager of the casualty department.

Wagner Made Special Agent

L. E. Wagner has been appointed special agent in Oregon for the Fireman's Fund and Occidental Indemnity. He has been with the companies since his appointment in 1931 as claim adjuster in the Pacific Northwest. In 1933 he was made special agent, retaining his claim work, later being transferred to Portland, where he was placed in charge of adjustments for Oregon. A graduate of the University of Nebraska in 1927, Mr. Wagner practiced law in Omaha for several years before going to the Pacific Coast.

B. J. Pittman, Jr., Is Advanced

B. J. Pittman, Jr., has been appointed assistant general sales manager for Texas Employers and Employers Casualty. He has heretofore been district manager at Houston. He is succeeded in that position by J. E. Fore.

Mahl St. Louis Manager

The Farmers Automobile Inter-Insurance Exchange has appointed J. L. Mahl of St. Louis state manager for St. Louis, Franklin, Jefferson and St. Charles counties and the city of St. Louis. He has opened an office in St. Louis and named J. R. Hansen, Webster Grove, and Erwin Griewing, St. Charles, as district managers.

The exchange also is starting development of Nebraska, with William Simpson in charge.

Hermann Independent Adjuster

James J. Hermann, who resigned recently as claims manager in the Chicago branch office, Ohio Casualty, has established his own office in the Insurance Exchange building there as an independent adjuster, specializing in casualty and surety. Mr. Hermann has been with the Ohio Casualty 10½ years, nine years as manager of its claims department in Chicago. Next year he will round out 25 years in insurance claims work.

He started his career at 16 as office boy in the claim department of the old Millers Mutual Casualty, which was organized by the officials of the Millers National. After serving in the home office claim department he was appointed branch office claims manager at Louisville in 1919. At that time the Millers Mutual changed its name to the Integrity Mutual Casualty, which company is no longer in business. He later was placed in charge of the Sioux Falls, S. D., office and then made general field supervisor operating out of the home office. In this capacity he was in charge of all field claim work, covering the many states in which the company operated.

He was with the claims department of the Lumbermen's Mutual Casualty 1927-29, after which he took over the Chicago claims department of the Ohio Casualty.

The Bituminous Casualty is now writing the municipal compensation insurance for Augusta, Ga.

California Oil Well Bond Rate Cut 20 Percent

LOS ANGELES.—Conference companies writing drilling and abandonment bonds on oil wells, required by California laws, have notified the Oil Producers Agency of California that the rate on this class of bonds has been reduced 20 percent, making a single bond premium under the new ruling \$40, instead of \$50, with a pro rata decrease where the bond covers more than one well.

The reduction is not satisfactory to the Oil Producers Agency, which has been negotiating with the companies for practically a year to get a better rate. They claimed the rate was not justified by the loss experience of 7 percent and asked for a 50 percent reduction.

The northern California section of the acquisition costs conference recommended the 50 percent reduction, as did the Southern California section, and these recommendations were forwarded to New York, where they were disregarded and the 20 percent cut was authorized.

Monopolistic Fund Hearing

NEW YORK.—Hearings on the proposed creation of a monopolistic state workmen's compensation fund will be held by the constitution code committee at Albany, July 29. Strong opposition to the project exists and will be manifested at the gathering.

Another Parley on Bar Issue

A final meeting is to be held in Chicago in mid-July by the committee on unauthorized practice of law of the American Bar Association and the special joint committee of insurance interests in an endeavor to complete a report on the bar-adjuster row to be presented to the annual convention of the American Bar Association in Cleveland, July 25. The first meeting of the two groups was held in Washington in May.

U. S. Fidelity Agents Entertained

NEWARK.—Agents of the U. S. F. & G. and Fidelity & Guaranty Fire in New Jersey, were entertained by company officials at Asbury Park. More than two hundred guests attended a dinner for W. C. Schryver and J. B. Geyler, Newark branch managers for 25 years.

Mr. Schryver has been affiliated with the company for 40 years, Mr. Geyler 35 years. Percy Rogers, assistant manager Newark branch, led in new business in honor of the managers.

Casualty Adjusters' Outing

The annual outing of the Casualty Adjusters Association is being held Thursday at Woodridge Golf & Country Club, near Lisle, Ill. Hugh C. Dillon, Chicago Motor Club, is president, and will preside at the dinner. J. J. Hermann is vice-president. R. T. Luce, Casualty Mutual, secretary-treasurer, was in charge of arrangements.

Appeal Bond Act Voided

PORT HURON, MICH.—A 1935 act waiving appeal bonds on cases in which liability of insurance carriers for all or part of a judgment has been established was held unconstitutional by Judge George of St. Clair county circuit court. The general statute pertaining to appeals provides that an appeal bond for twice the amount of judgment obtained in the lower court shall be filed if the suit is carried up to the supreme court. The case was Mrs. Lina F. Lovely vs. August Schwitzke, \$8,000 judgment being awarded several months ago. The de-

ADJUSTER-SPECIAL AGENT

Hard worker desires change of present employment embracing three years automobile adjuster-agent large fire company. Legal training, thoroughly familiar casualty operations. Age 30, married, good habits, ability and aggressiveness. Traveled extensively north central and eastern states. Locate anywhere. Immediate remuneration second to permanent opportunity. Best references. ADDRESS H-69, NATIONAL UNDERWRITER



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Saved Money
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Because they are able to lower insurance costs without sacrificing security or service, AMICO representatives are increasing their commission income in spite of current business conditions.

Besides substantial savings, policyholders have at their command an efficient nationwide claim service in operation 24 hours-a-day with experienced claim representatives always as close as the closest telephone. AMICO'S unquestionable security is backed up by a sound financial structure with over one-third of its assets in actual cash.

Write today and learn how other agents are boosting sales now by giving their clients proved insurance protection at a saving. Let us tell you what the advantages the AMICO offers have meant to other agents and what they can mean to you.

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DIVISION OF KEMPER INSURANCE

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CHICAGO, ILL.

Insurance is Dollar Protection —*buy it wisely*

YOUR insurance policy means exactly what it says. It is dollar protection, carefully specified in advance.

Insurance coverage today is as complex as modern business itself. It must be. Therefore — let an experienced agent buy it for you. Full coverage, true economy, no waste of premiums. And when a loss occurs, he is your representative.

Insurance that minimizes the agent's function may lessen your protection, your service. Insurance is dollar protection. There are no cut-rate dollars for sale.

Let an experienced agent take a look at your business from an insurance point of view. Like a check-up by your family doctor, it can do no harm — may save your business life.

NATIONAL SURETY CORPORATION

VINCENT CULLEN, *President*

This is one of a series of advertisements appearing in national publications in the business and financial fields.

These viewpoints have tested sales and competitive power because they are founded on fact.

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SERVICING CHICAGO'S METROPOLITAN AREA

.SOUTH Harvey, Ill., Hamond and Gary, Ind., and adjoining south shore cities.

.NORTH Evanston, Winnetka, Highland Park, Waukegan, Ill., and other north shore cities.

.WEST Fox River Valley, Elgin, St. Charles, Geneva, Batavia, Aurora, West Chicago, Glen Ellyn, Wheaton, Ill., and cities within a 50-mile radius of Chicago proper.

.CENTRAL Central Chicago.

The thousands of business establishments in Chicago and within its 50-mile radius require goods to be prominently displayed in order to maintain quick turnover and modern merchandising methods. When display windows are rendered useless it means loss of dollars. Speedy plate glass replacement is essential.

For superior service in a familiar territory the American Glass Company is best qualified to perform the needed job.

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The South British has been licensed in British Columbia.

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Directors are E. H. Mueller, Pacific Mutual, president for three terms, ever since the local association was organized; R. L. Paddock, Time; A. E. Mielenz, Aetna Life; J. G. Haessler, United States Fidelity & Guaranty; H. O. Hegna, Pacific Mutual; E. G. Malone, Time, and James Smith, Washington National.

C. S. Thorning, Pacific Mutual, was named chairman of the field day committee which is arranging for a golf tournament and outing at Tripoli Country Club, July 12.

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Executives were in their offices to extend personal greetings.

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It was related that letters and post cards sent out by the defendants to customers advised that since the amount of the approved claims was more than double the reserve available in the claim fund for payment to claimants, it was necessary for the company to take full advantage of the law "permitting full discharge of our liability by paying 50 percent of the approved amount of these claims."

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Commercial Federation Meet

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Increases Canadian Deposit

The Mutual Benefit Health & Accident has increased its deposit with the Canadian government for the protection of its policyholders in that country to \$300,000 in accepted securities.

Insures "Little Merchant" Carriers

Washington National of Evanston, Ill., has issued a combination life and occupational accident policy to the 400 so-called "little merchant" newspaper carrier boys, who deliver the "Journal-Transcript" of Peoria, Ill. Inasmuch as these boys are on an independent basis, they do not come under the workmen's compensation act and so this life-accident combination more or less takes the place of compensation benefits. The boys themselves pay for their insurance. The cost is 11 cents a week and this is added to their weekly bill for newspapers. The death benefit in the plan is \$250. For accidents occurring in connection with their occupation, the boys are to receive \$5 per week up to 15 weeks and \$15 hospitalization benefits up to five weeks.

The newspaper has procured a policy that provides defense in connection with any suits for damages on account of injury to any of the "little merchant" newspaper boys and to pay all judgment damages to \$5,000 in each suit on each boy.

NEWS OF CASUALTY COMPANIES

Southern Company Operator Sentenced for Fraud

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The defense was there was no criminal intent of Wharton and the others and the business simply was a bad enterprise. The National Union Indemnity was operated in Shreveport and Kosciusko, Miss., from 1932 to 1935, but ceased in both states after suits were filed by state authorities.

Wharton was sentenced to three years in federal penitentiary at Reno, Okla.,

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Must Change Rating Method

Yellow Cab Mutual of Chicago, which is affiliated with the Yellow Cab-Parmelee interests, will be required under the new Illinois insurance code to change its rating methods, an examination report upon the company released by the Illinois department indicates. Heretofore the monthly premium charge for the cabs has been adjusted to the Yellow Cab Company by a resolution adopted each month at a directors' meeting. Some of these meetings were held as late as the 23rd of the month and were, by retroaction, made effective to the first of that month. The anti-discrimination article of the Illinois code provides that a verified copy of proposed changes in rates shall be filed with the department before adoption and the changes shall become effective 15 days after the filing unless the director finds that conditions require the changes to become effective earlier.

The Yellow Cab Company receives \$1,000 per month from Yellow Cab Mu-

tual for management. Only one policy form is issued, that being in conformity with the motor vehicle law. It is a combined PL&PD policy in the amount of \$2,500.

Total premiums written in 1937 amounted to \$422,592, net losses paid \$264,881. Assets were \$307,276 and surplus \$45,940.

Reports on Insurers Indemnity

Assets of Insurers Indemnity & Insurance of Tulsa as of Dec. 31, 1937, amounted to \$519,280, capital \$250,000, net surplus \$227,725, according to an examination report released by the Oklahoma department. The premium reserve is \$15,873.

National Mutual Is Expanding

The National Mutual Casualty of Tulsa is undertaking a moderate expansion program. President J. A. Frates, Jr., states that a premium income of \$1,000,000 was the objective for this year, but at the present rate, the business is running in excess of that amount.

National Mutual Casualty was recently licensed in Indiana and has appointed the Trans-American Underwriters, Indianapolis, of which B. K. Elgin is president, as general agent. It was also rather recently licensed in Arkansas and Louisiana and has for

RAINING CATS AND DOGS

Raining cats and dogs. "The male blossoms of the willow tree, which are used on Palm Sunday to represent the branches of palm, are called "cats and dogs" in many parts of the country. They increase in size rapidly after a few warm April showers, and the belief formerly prevailed that the rain brought them. Hence the saying to "rain cats and dogs."—Notes and Queries. It may, however, be from the French catadoupe, a waterfall.

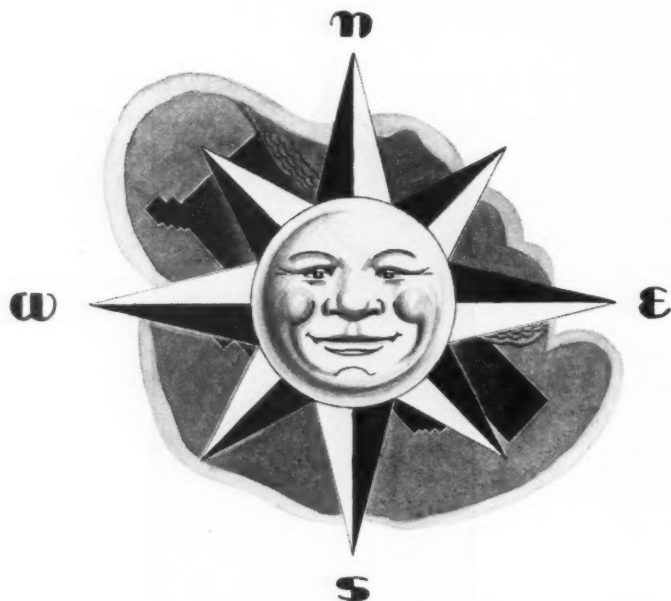
—*"Words, Facts & Phrases," Edwards.*

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Newark, New Jersey

« Casualty Affiliate of The American Group »

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being found guilty on ten counts but sentenced on a single indictment.

Must Change Rating Method

Yellow Cab Mutual of Chicago, which is affiliated with the Yellow Cab-Parmelee interests, will be required under the new Illinois insurance code to change its rating methods, an examination report upon the company released by the Illinois department indicates. Heretofore the monthly premium charge for the cabs has been adjusted to the Yellow Cab Company by a resolution adopted each month at a directors' meeting. Some of these meetings were held as late as the 23rd of the month and were, by retroaction, made effective to the first of that month. The anti-discrimination article of the Illinois code provides that a verified copy of proposed changes in rates shall be filed with the department before adoption and the changes shall become effective 15 days after the filing unless the director finds that conditions require the changes to become effective earlier.

The Yellow Cab Company receives \$1,000 per month from Yellow Cab Mu-

tual for management. Only one policy form is issued, that being in conformity with the motor vehicle law. It is a combined PL&PD policy in the amount of \$2,500.

Total premiums written in 1937 amounted to \$422,592, net losses paid \$264,881. Assets were \$307,276 and surplus \$45,940.

Reports on Insurers Indemnity

Assets of Insurers Indemnity & Insurance of Tulsa as of Dec. 31, 1937, amounted to \$519,280, capital \$250,000, net surplus \$227,725, according to an examination report released by the Oklahoma department. The premium reserve is \$15,873.

National Mutual Is Expanding

The National Mutual Casualty of Tulsa is undertaking a moderate expansion program. President J. A. Frates, Jr., states that a premium income of \$1,000,000 was the objective for this year, but at the present rate, the business is running in excess of that amount.

National Mutual Casualty was recently licensed in Indiana and has appointed the Trans-American Underwriters, Indianapolis, of which B. K. Elgin is president, as general agent. It was also rather recently licensed in Arkansas and Louisiana and has for

RAINING CATS AND DOGS

Raining cats and dogs. "The male blossoms of the willow tree, which are used on Palm Sunday to represent the branches of palm, are called "cats and dogs" in many parts of the country. They increase in size rapidly after a few warm April showers, and the belief formerly prevailed that the rain brought them. Hence the saying to "rain cats and dogs."—Notes and Queries. It may, however, be from the French catadoupe, a waterfall.

—"Words, Facts & Phrases," Edwards.

In this day and age there should be no justification for misconception regarding the Company you represent. Ask us about

Bankers Indemnity Insurance Co.
Newark, New Jersey

« Casualty Affiliate of The American Group »

some time been operating in Texas, Oklahoma, Kansas, Colorado and Nebraska.

Mr. Elgin is an experienced underwriter. C. T. Kimball is vice president of the agency which has its headquarters in the Guaranty Bldg. The company is writing all classes of casualty but no fidelity and surety.

Receivership Plea Dismissed

CEDAR RAPIDS, IA.—The application of six policyholders in the Preferred Class Mutual for a temporary receiver was dismissed by Judge Haas. The request was made in a suit filed against officers of the Iowa Mutual Liability of Cedar Rapids, based on a merger of the two companies more than a year ago.

Ohio Mutual Extends Scope

The Farmers Union Mutual Casualty of Ohio has filed an amendment to its charter to provide for writing liability, disability, steam boiler, use and occupancy and automobile insurance. F. A. Rupport is president and E. M. Clark secretary.

Myles Standish a Problem

BOSTON—Commissioner Harrington is now faced with a problem as to the proposed Myles Standish Mutual Li-

bility, since the legislature passed over the governor's veto the bill to revive its charter. Former Commissioner DeCelles did not give the organizers of the company a license and its charter ran out. It was claimed the commissioner unduly delayed taking action. License must be secured from the insurance department before the company may operate.

PERSONALS

J. P. F. Pilkington has been appointed office supervisor of the home office of the Travelers. He succeeds B. T. Bent, who earlier in the year was promoted to assistant secretary. He was born at Lonsdale, R. I. He was awarded a degree of engineering administration from Massachusetts Institute of Technology in 1927 and a month later entered the employ of the Travelers in the building department.

William Wittkoff, resident manager of the Employers group in Los Angeles, is one of the managers who will visit the home office in London this summer as guests of the company. Mr. and Mrs. Wittkoff will leave Los Angeles July 1 for Boston and sail from there. After a

few days in London, they will make a six weeks tour of Great Britain, France, Italy, Germany, Holland and Switzerland, returning in the early fall.

Mr. Wittkoff has been manager in Los Angeles since 1936 and before that time was in charge of the Minneapolis office. During his absence the office will be in charge of H. A. Dobbs.

Personnel of the Sinclair Agency and the New Orleans branch office of the Travelers held a week end outing at the Edgewater Gulf Hotel on the Mississippi coast. F. W. Sinclair is president of the Sinclair agency. The outing commemorates the 50th anniversary of service with the Travelers of Vice-president B. A. Page.

Jules C. Stewart, superintendent of agents New Century Casualty, will be married July 8 to Miss Mary Lou Ragsdale of Chicago. They will spend a three weeks' honeymoon in Yellowstone and Glacier National Park. Mr. Stewart has been with the New Century Casualty for ten years.

Howard L. Ehler, claims attorney and head of the claim department in the American Automobile's branch office at Chicago, now is a member of the bar in four states, having just been admitted to practice in Illinois. He received his law degree at Baldwin Wallace College, Berea, O., and Western Reserve University; passed his examinations in Ohio, and later also was admitted in Pennsylvania and California.

Col. J. C. McCullough, 66, former president of the Auto-Owners of Lansing, Mich., died there. He resigned in 1928.

Two Chicago casualty executives are members of the committee which is arranging a celebration of the 25th anniversary of the Illinois Industrial Commission and to honor Peter J. Angsten, chairman of the commission, who was also the first chairman when the Illinois workmen's compensation act went into effect in 1913. G. H. Moloney, vice-president Hartford Accident is a member of the executive committee. E. E. Hielscher, secretary Casualty Mutual, is secretary of the committee. Co-chairmen of the committee are O. E. Mount, secretary American Steel Foundries, and Victor Olander, secretary Chicago Federation of Labor.

It is expected that there will be a number of events during July. The main celebration will take place July 29, the anniversary of Mr. Angsten's first appointment. There will be an open house in the board rooms from 1 to 3 p. m., followed by a reception on the second floor of the commission's offices. It is hoped that every former chairman of the commission will be present.

Brokers Blanket Bond Revisions Are Announced

(CONTINUED FROM PAGE 17)

is the only one for whose members these riders may be issued, but it is expected that other exchanges with similar safeguards will eventually be approved. Brokerage houses not belonging to any exchange may be submitted to the Surety Association for a ruling. Premium where these new riders are used is the same as for a house not a member of an approved exchange which agrees to have an annual audit and is 20 percent less than for a non-approved house for which the audit requirement is waived.

Changes in Form No. 12

In addition to the inclusion of coverage against damage by burglary, coverage of property in armored cars and the new riot and civil commotion exclusion, form No. 12 has been broadened to include a number of other items of property and the definition of employees has

been widened to take in any person employed "in, at or by" any office covered under the bond. The list of locations to which clause B, covering property on the premises, applies, has also been enlarged. A number of conditions previously prescribed for transportation of money and United States government securities have been dropped. The termination section now provides that if the bond is canceled, with a return premium paid the assured, and a loss is later discovered and paid by the company, the assured shall be required to refund only the proportion of the return premium which the amount of the loss bears to the amount of the bond. Previously, a refund of all the return premium was required. The new bond also provides that termination as to any employee on the employer learning of any dishonest act on his part shall be without prejudice to loss of any property then in transit in the custody of that employee.

Field for No. 19 Enlarged

Coverage against misplacement and mysterious unexplainable disappearance may be added to form No. 12 by rider. Under the new rules, this additional coverage may be for less than the full amount of the bond.

Form No. 19 has never been very popular and up to the present it has been restricted to "non-clearing house" brokers having only a single office and not more than 15 employees. Under the new rules, it may be issued for firms having branches and with no maximum restriction on employees. Minimum bond remains at \$10,000, but the old maximum limit of \$25,000 has been abolished. The new manual rule shows flat premiums for assured having from six to 25 employees and for bonds of from \$10,000 to \$25,000, with instructions for determining the premium for branches, for larger bonds and for assured with more than 25 employees.

The old form No. 19 had two insuring divisions, one covering against dishonesty of employees and the other covering against loss of property while in the custody of the clearing agent. The new form, No. 19 revised, leaves the second coverage unchanged, but divides the first section into the three divisions common to bankers and brokers blanket bonds: fidelity, coverage on premises and coverage in transit. Protection under these three sections is similar to that found in the other bankers and brokers blanket bond forms. Coverage on the premises, however, applies only between 7 a. m. and 7 p. m. and only while property is in the offices named in the bond. This provision is based upon the theory that brokers who are not members of clearing houses will handle money or securities only during business hours and the property will be in the hands of clearing agents at other times.

Both the new forms and the new riders to bring old forms into line have been published by the Surety Association. Most of the companies have announced that they will regard assured now on the books as covered under the new forms as of June 20, whether or not riders are attached.

Important Ruling in Wisconsin

(CONTINUED FROM PAGE 17)

the liquidator of the stock company as assignee of the assets of the mutual.

The attorney-general's ruling is in general terms, with no companies mentioned by name. Consequently, if this ruling is upheld, it is expected to provide a precedent in similar situations.

Agency's Accident Contest

ST. LOUIS—The General Insurers, St. Louis insurance agency, conducted a contest selling accident insurance. The older brokers were pitted against the younger ones. The younger element won.

BIG BUSINESS *and* ITS \$100,000 MEN—

Key men who travel for their firms have created an important new insurance need that should be called to the attention of managers and directors of every big business . . .

Recent airplane and railroad accidents have emphasized to large corporations the need for accident insurance in amounts from \$100,000 to \$500,000 on their executives.

SUCH COVERAGE IS NOT READILY AVAILABLE IN THE DOMESTIC MARKET BUT WE FURNISH AN IMMEDIATE MARKET AT REASONABLE RATES. WRITE US FOR DETAILS.

SPECIALISTS IN ALL FORMS OF AVIATION INSURANCE

BOWES & COMPANY, INC.

THE FIELD BUILDING - - CHICAGO

Some Sidelights on Quebec Muster of Commissioners

(CONTINUED FROM PAGE 4)

tion because they had been turned down by the official board that decides such matters. Some commissioners have an ample expense allowance and they are not obliged to have the approval of anyone. A number, however, must go before some state official or board and plead the cause. They had gone to New York in December and then going to Quebec for the annual meeting made two rather expensive conventions, especially the one in Quebec. To return to New York City in December then would have made it difficult, so said some of the commissioners, for them to have convinced their states that it was necessary to make the trip. Furthermore, and this is especially true with some of the commissioners that are elected, these trips to conventions held in big cities, especially at distant points are used against them in campaigns. There is, therefore, a political angle that has to be taken into consideration.

San Francisco in 1939

The far western commissioners desire the annual meeting in 1939 to be in San Francisco on account of its fair. In order to spread a little salve on the open wound the executive committee gave it as its opinion that San Francisco should have the next annual meeting and the winter meeting for 1939 should return to New York. However, the new executive committee has the authority to decide. A good guess would be, however, that the San Francisco-New York axis will be put in motion. Gauss of Michigan was defeated in the race for executive committee, there being seven to be elected and there were eight put in nomination. Aside from Chairman Pink the members of the executive committee that return to office are Gough of New Jersey, Moor of the District of Columbia, Holmes of Montana and Daniel of Texas. The new members are Lovejoy of Maine, Williams of Mississippi and Robertson of Missouri.

Carpenter in the Chair

Bowen of Ohio placed Blackall in nomination for the presidency and Williams of Mississippi did the honors for Julian of Alabama. Gough of New Jersey paid tribute to the retiring president and offered the resolution of appreciation.

At the closing session President Bowes handed the gavel to Carpenter of California, the vice-president, who under ordinary conditions would have been elected president at the meeting but owing to his resigning his position, sang his farewell song. However, it gave the convention an opportunity to see Mr. Carpenter in action and they appreciated his ease in presiding.

The fireworks came at the last session when Chairman Read had presented the report of the examinations committee, which read, "The committee reports after extended deliberation and a complete survey of the situation, with consultation with interested commissioners, we are satisfied that there has been more or less of a misunderstanding about the entire situation and that we find there is a disposition on part of the several commissioners to go along as far as it lies within their power and subject to their laws to do so, in complete accord with the spirit and the interest of the zone plan of convention examination and we, therefore, advise that no particular action is necessary at this time on this question."

Earle and His Fireworks

Commissioner Earle at once asked Mr. Read if he presented that as the report of the entire committee or simply as a majority report. He replied that he reported it just as he was instructed to

do so by the committee. Then Commissioner Earle took the platform and said that he recognized that this was a highly controversial issue. He said the New York department has never gone along with the examination plan as determined at the St. Paul convention. Superintendent Pink from time to time, he alleged, had held out the olive branch but he contended that he had not even cooperated 50 percent. Commissioner Earle said that he had been on the spot with policyholders in Oregon because he had permitted or the association had permitted New York companies to operate throughout the country without getting back of the returns. In other words, the commissioners had relied on the New York department examination of its own companies entirely. He said that within a period of five years there had been 24 insurance failures of New York companies, almost exclusively fire and casualty, resulting in material loss to policyholders and those who had been connected with these companies lost their positions. He said that he had just had the privilege of looking over a New York report of an examiner who had made an examination of a fraternal. If he had an examiner, Mr. Earle declared, who brought in a report of this character he would dismiss him at once. He said the report was a travesty on insurance examinations.

Will Turn Battery on New York

Therefore, he boldly announced that his department as soon after July 15 as possible would have a battery of examiners in New York City to make examinations. Later he said that he hoped to send about 25 examiners to be in charge of his deputy. Commissioner Earle said that he was not concerned with the larger and well managed companies of New York. If they only were involved he said the question would be a rather simple one. However, he said that there had been companies in New York that were in the hands of speculators, plungers and exploiters and on looking over the reports of some still in existence he had grave doubts as to whether they should be allowed to continue. He declared that it was in the examinations of companies of this kind that other states seem to be shooed off by the New York department. Therefore the time had come, he said, for other states to take a hand.

Julian's Comment on Pink

Julian of Alabama, who is a conciliator, stated in private conversation very plainly that Superintendent Pink had gone as far as he could in view of the statutes of his state, his insurance advisory board and the opinion of the law officers. He said that undoubtedly Mr. Pink would go further if he could. Therefore, he stated that in his opinion Mr. Pink would cooperate just as far as he dared. It is evident that the other members of the examinations committee were willing to yield rather than cause a rift in the organization and force New York out. The examinations committee consists of Read, Oklahoma, chairman; Williams, Mississippi, vice-chairman; Julian, Alabama; Blackall, Connecticut; Pew, Iowa; Harrington, Massachusetts; Gauss, Michigan; Robertson, Missouri; Smrha, Nebraska; Gough, New Jersey; Bowen, Ohio; Earle, Oregon; Hunt, Pennsylvania; Dunn, South Dakota; Ham, Wyoming, and Palmer, Illinois.

Read Gave His Report

When Chairman Read gave his report at the full meeting of the committee it was seen that fire was struck, although the western commissioners evidently determined to avoid bringing the issue to the front, hoping that it would pass by and then if New York refused to cooperate the zone system would be applied, regardless. Gough made an impassioned plea for harmony and hence a motion prevailed to appoint a subcommittee of which Mr. Gough should be chairman and Commissioner Read a member in an endeavor to work out a

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The ALL-Risk Public Liability Policy

● No matter how many policies covering specific hazards your client may have there is always the chance that an unknown hazard—something neither he nor you ever considered before—might "throw him for a loss."

That's why this organization pioneered in the development of the

All-Risk Public Liability Policy—a contract that really lives up to its name. It covers the unknown as well as known hazards that every business must guard against. This contract, underwritten by prominent underwriters, is the result of 20 years research in the public liability field. We shall be glad to send you complete details.

R. N. CRAWFORD & CO., Inc.

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BITUMINOUS CASUALTY CORPORATION



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SINCE JULY 1, 1917, THIS ORGANIZATION HAS SPECIALIZED IN THE WRITING OF WORKMEN'S COMPENSATION INSURANCE

Public Liability and Property Damage
(Other than Automobile) Coverages
Are also Written

INQUIRIES ADDRESSED TO OUR NEAREST GENERAL AGENCY OR BRANCH OFFICE, ARE INVITED

Charles G. Baeder.....	Insurance Exchange Bldg.....	Chicago, Illinois
W. A. Schickedanz.....	10-A W. Washington.....	Bellefonte, Ill.
V. C. McDonald.....	Heyburn Bldg.....	Louisville, Ky.
Wm. P. Rollins, Inc.....	130 E. Washington Bldg.....	Indianapolis, Ind.
J. O. Carr.....	Insurance Exchange.....	Des Moines, Ia.
C. F. Crist & Co.....	114 W. 10th Street.....	Kansas City, Mo.
Walah Insurance Agency.....	Webb-Crawford Bldg.....	Birmingham, Ala.
Hicks-Brady Company.....	Harry Nichol Bldg.....	Nashville, Tenn.
R. A. Hosse.....	721 Pierce Bldg.....	St. Louis, Mo.
T. H. Macenier, Inc.....	City National Bank Bldg.....	Omaha, Nebraska
J. Austin Dilbeck Ins. Agency.....	Trust Company of Georgia Bldg.....	Atlanta, Ga.
R. T. Ohlweiler.....	Metropolitan Bank Bldg.....	Minneapolis, Minn.
C. L. Owenby, Inc.....		Tallahassee, Fla.

HOME OFFICE, CLEVELAND BUILDING, ROCK ISLAND, ILLINOIS

plan that would be agreeable. The other members of the committee were Blackall, Julian, Ham and Williams. After the committee had worked half a day or more a meeting of the entire committee was then called and the report that Chairman Read read was approved.

The question naturally arises as to what effect the Earle battery turned on New York will have. Most of the commissioners felt that his action was decidedly ill advised at this time and especially as Commissioner Gough declared there was no more critical period for state supervision than at this time.

Valuation Rules for Statements Have Been Fixed

(CONTINUED FROM PAGE 3)

the annual statements filed for the year ending Dec. 31, 1907. In January of each year a similar volume has been published giving values to be applied to the securities shown in the annual statements. It is interesting that 12 out of 31 of these volumes have contained values other than the Dec. 31 market quotations. In three instances average values were confined to some classes of

bonds, while actual market quotations for other classes of bonds and for all stocks were used. The record, therefore, lends itself to the conclusion that in the judgment of this association, actual market quotations as of Dec. 31 do not necessarily represent the true or fair basis of security values.

Predicated on Emergencies

"In the past, the use of average values has been predicated upon emergencies. The panic of 1907 accounted for the use of such values in connection with the 1907 statements. Then came the world war in 1914. Dealings in bonds and stocks almost ceased from Aug. 1 to Dec. 15 and in many countries stock exchanges were temporarily closed. This necessitated the use of average values. When we entered the war in 1917 our security values were considerably affected and continued to be until 1921. As a consequence of this world disturbance, average values were used for the years 1917 to 1921 inclusive. The sudden crash in 1929 disorganized the market to such an extent that in the years 1931 to 1933 average values again had to be resorted to.

"The same formula was not always used. In 1907 an average of the quotations on all stocks and bonds as of the first business day of each of the twelve months and as of Dec. 31 was used.

This formula has sometimes been referred to as the 'Rule of 13.' In 1914, it was thought that the value of securities on June 30th was more representative of actual values than those at the end of the year so that all securities were valued as of that date. In 1917 average quotations of all stocks and bonds on Nov. 1, 1916, Feb. 1, May 1, Aug. 1 and Nov. 1, 1917 was the rule. In 1918 the mean between the 1917 convention values and the market quotations as of Nov. 30, 1918 was the formula adopted. For 1919, 1920 and 1921 an average was adopted representing the mean between the convention value of each year immediately preceding and the market quotations of securities on Nov. 1 of each of those years.

Other Bases Used

"The values adopted for the 1931 statements were the actual June 30, 1931, quotations. The same values were also used for the 1932 statements. The values for 1933 for stocks and bonds were based upon the mean between the 1932 convention values and market quotations of Nov. 1, 1933, excepting the bonds of governments and their political subdivisions. In the latter case, with some exceptions, values of the previous year were used. For 1934 stocks and bonds were valued at the actual Dec. 31 quotations except that non-amortizable and defaulted bonds of political subdivisions were on a special basis. In the 1935 statements all stocks and bonds except those of political subdivisions were carried at the actual Dec. 31 quotations. For bonds of political subdivisions the mean between the convention values of the previous year and July 1, 1935 quotations was used. In 1936 the values for all stocks and bonds except bonds of political subdivisions were the Dec. 31 quotations. Bonds of political subdivisions were shown at the mean between the 1935 convention and the Oct. 1, 1936 quotations.

Permanent Formula Suggested

"We have become so accustomed to the use of some formula for arriving at the fair value of securities that it is wise to consider the adoption of a permanent formula. While those companies which are in danger do not hesitate to make strenuous pleas for relief in times of extreme economic disturbances, no one is sufficiently interested on the part of policyholders and the public to object to the use of market values when securities are inflated and are selling far beyond their intrinsic worth. It is obvious that if some plan of fixing fair value is adopted, those affected must accept the disadvantages as well as the advantages. It should be made clear that the life companies will be little, if any, affected by any plan of average values. Most of these companies either do not have any common stocks or have only a small part of their assets in such stocks. In practically all states it is the rule to amortize bonds.

Fire and Casualty Affected

"The fire and casualty companies are particularly affected. It has been found by experience that the acceptance of amortized values for bonds which are not in default and are amply secured produces a stabilizing influence. There is no general suggestion that we go back to market quotations for bonds. It seems logical to apply the theory of average values to stocks if it is deemed for the best interest of the insurance industry and the country. It is also possible that some plan for creating reserves against security fluctuations might be established. It requires no argument that as a class stocks fluctuate more rapidly and widely than bonds. Twenty-three states responded to the questionnaire inquiring whether or not some plan of average values would be desirable. Eleven were in favor of the plan. Six states were definitely opposed. Three states indicated that they would accept the plan if it met with the approval of the convention. Three other states were doubtful.

"This committee is therefore of the opinion that there is sufficient merit in

the proposal for permanent use of average values to require further study. It asks that it be instructed to continue its consideration of this matter and determine whether a system of average values is feasible and advisable from the standpoint of the general welfare. The committee should endeavor to work out a plan for such values which it deems just and equitable, surround it with every possible safeguard against abuses, and report its conclusions at the December meeting."

Five Year Period Plan

At the full meeting of the valuations committee Chairman Pink announced that the members felt that it would be profitable to further explore the subject of attempting to arrive at a permanent standard as there were differences of opinion now as to just what the procedure should be. He had sent out a tentative formula for discussion but he said that he was convinced that the five year term was too long to be used. There evidently was a considerable difference of opinion as to what should be done. The valuation committee of the American Life Convention had worked out a suggestion whereby the market value basis would be used as of Dec. 31, but the slack would be taken up in the legal reserve. That is, the reserve would fluctuate according to the times and as the commissioners ruled. O. J. Arnold, president Northwestern National Life, chairman of the American Life Convention committee, said that there is great recuperative power in life companies. He said, however, there is no distinction now between companies that have a lower expense ratio, a higher interest rate, a lower mortality ratio and those that have a low interest rate, high expense and high mortality.

Should Have Adequate Reserve

Some of the commissioners declared that companies of all classes should be compelled to put up adequate reserves for security fluctuations. If a company invests in the more hazardous securities then a larger reserve should be put up, it was contended. One of the commissioners declared that this plan should only be used in case of an emergency. As a general rule this commissioner felt that the present system should prevail. One of the commissioners felt that it might be unwise to promulgate any plan of this kind because it would cause a scare. People would wonder whether the insurance companies were safe and whether the commissioners were endeavoring to help them out of a bad mess. Some of the commissioners felt that no plan should be adopted which would encourage speculative investments.

Should Be Economically Safe

There should not be a system devised which would give companies encouragement to take chances. The committee, it was contended, should not set up any line of practice that was not economically safe. There are some companies that handle their investments with a high degree of skill and intelligence. A commissioner should not, therefore, take any action that would play into the hands of the unintelligent or speculative handling of securities. It was stated that no plan could be devised which could be applied to every emergency as each one had a different coloring.



SURVEYS and INSPECTIONS of INSURANCE PLATE GLASS REPLACEMENTS IN DETROIT

Our surveys include inspections of all building parts having plate glass, condition of all plates and frames, size, how set, etc. This service is free of charge. Such service has built our organization to leadership in the Detroit plate glass replacement field.

PETERSON GLASS COMPANY
2833 John R St., Detroit, Michigan

AMERICAN RE-INSURANCE CO.

Robert C. Ream, President

99 John Street New York

DECEMBER 31st, 1937

CAPITAL	\$ 2,000,000.00
Surplus	3,028,762.81
Voluntary Catastrophe Reserve	500,000.00
Reserve for Losses	4,358,549.45
All Other Liabilities	1,992,463.60
TOTAL ADMITTED ASSETS	11,879,775.86

NOTE: Securities carried at \$363,743.75 in the above statement are deposited as required by law.

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HINE'S LEGAL DIRECTORY, INC.

Established 1908
EDWARD E. COLLINS, Manager

FIELD

(CONTINUED FROM PAGE 13)

rounding out 50 years in the insurance business. About 75 Illinois agents and friends attended.

Mr. Good was one of the first employees when the western department was opened in 1888 and J. S. Belden became manager. He served as general accountant and cashier for 13 years but subsequently was in the field in other connections. He returned to the L. & L. in 1919 as Illinois state agent.

J. G. McHale to Wisconsin

J. G. McHale, who has been traveling in Minnesota for several months for New York Underwriters, has been transferred to Wisconsin as associate state agent. Before going to the Minnesota field he was for many years in Illinois. In Wisconsin he succeeds F. J. Tompkins, who has been taken to the head office.

New York Underwriters has appointed W. E. Kehnle as special agent in Kentucky and Tennessee assisting State Agent P. M. Beattie.

F. H. Morasch N. J. State Agent

Fred H. Morasch, who has been special agent in New Jersey for Fireman's Fund, has been advanced to state agent and given jurisdiction over the northern and central sections, including the territory formerly traveled by Special Agent R. F. Moore, recently resigned. Mr. Morasch will be assisted by Special Agent Philemon Hoadley.

Grand Nest Reservations Heavy

LOS ANGELES—V. W. McKinney, general chairman of the committee in charge of arrangements for the Blue Goose grand nest convention, reports that reservations from ganders from a distance are greater than was expected. This points to a record convention and he urges all those intending to attend the convention to secure their hotel reservations as soon as possible.

Francisco Seely to Retire

PORTLAND, ORE. — At a joint meeting of the Blue Goose and Special Agents Association of the Pacific Northwest, Francisco Seely announced that he will retire from service with the Oregon Insurance Rating Bureau in the near future.

Mr. Seely has served as a bureau official for 30 years, eight years in Vancouver, B. C., and 22 years in Portland.

J. C. Veazie, an old friend, paid tribute to Mr. Seely and presented him a fine briar pipe.

L. N. Brainerd, acting most loyal gander, presided. The meeting was one of the largest held here in many years.

N. J. Field Club Meeting

The New Jersey Field Club will hold a combination outing and business meeting June 27 at the Manasquan River Golf Club, Brielle, N. J.

Indiana Blue Goose Meeting

The thirty-second annual meeting of the Indiana Blue Goose was held Monday. Most Loyal Gander Dana L. Jones, Ohio Farmers, presided. Present membership is 177, showing a gain over the preceding year. Finances were shown to be in good shape by the report of Keeper D. D. Fitzgerald, Commercial Union. A most impressive memorial ceremony was conducted in memory of John W. Noble, whose death occurred nearly a year ago. G. W. Mercier, Hanover, and Jas. A. Bawden, Springfield Fire & Marine and a past ost loyal gander, officiated, and R. W. Moon, Pearl, sang a solo, accompanied by Mrs. H. F. Sweeney.

Officers elected were: Most loyal gander, George W. Mercier, Hanover; supervisor, A. W. Schmadeke, Atlas; custodian, J. W. Besterman, Rhode Island;

guardian, J. R. Hull, Union; keeper, F. D. Payne, Indiana Inspection Bureau; wielder, Irving Williams, "Rough Notes," reelected.

Mr. Mercier and D. D. Fitzgerald, Commercial Union, were elected delegates to the grand nest meeting.

Shennett Made State Agent

John E. Shennett, special agent of the Crum & Forster group for eastern Massachusetts and Rhode Island for the past 11 years, has been made state agent. He went with the group in 1923 after eight years in the New England Insurance Exchange, covering Maine, New Hampshire and Vermont.

Takes Western Massachusetts

On July 1 General Agent A. J. Murphy will take over western Massachusetts for the Security of New Haven group. It is now supervised by Special Agent S. D. Henry from the New Haven office. Mr. Murphy will have the assistance of Special Agent M. J. Bardorf, recently assigned to his office.

West Virginia Field Meeting

The West Virginia Fire Underwriters Association has changed the meeting place of its semi-annual meeting. It was originally scheduled for Atlantic City but now it is to be held at the Greenbrier Hotel, White Sulphur Springs, W. Va., July 13.

Parker Quebec Pond Head

MONTREAL—Henry Parker, Montreal manager of the Sun, was elected most loyal gander Quebec Blue Goose at the annual meeting here. He and Gaston LeBlanc were appointed delegates to the grand nest. Other officers elected are: J. R. LaChance, custodian; S. F. Lerchie, supervisor; P. A. Babeaux, guardian; Edward Shea, keeper; O. A. Chandler, wielder, and G. T. Keeling, deputy wielder.

Kehnle Made Special Agent

The New York Underwriters has made changes in its field representation in Kentucky and Tennessee. W. E. Kehnle has been made special agent for Kentucky and Tennessee with headquarters in the Starks Building, Louisville. He has been with the company a number of years and has occupied various positions in the underwriting department at the home office.

New England Meet June 27

The annual meeting of the New England Blue Goose will be held in Boston June 27.

Colorado Pond Elects June 27

DENVER.—The Colorado Blue Goose will hold its annual meeting here June 27. It has been proposed to start a new puddle in Albuquerque, N. M., where there are 16 prospective members. It was decided to continue the weekly luncheon get-together here.

Maryland Casualty Rally Reflects Company Loyalty

(CONTINUED FROM PAGE 19)

platform he had no idea what he would say. He is the only survivor of the seven employees the company had when it opened its first office in 1898.

* * *

Forgetful of American history, the orchestra at Atlantic City launched into "Marching Through Georgia." A delegate from Alabama quickly tipped them off and the musicians switched to "Hail, Hall, the Gang's All Here" without missing a beat.

A testimonial dinner was tendered J. H. White and T. B. Goldsmith by the officers and department heads of the National Union Fire. The function was in honor of Mr. White's election as assistant secretary and Mr. Goldsmith's appointment as agency superintendent of the southern department.

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FIRE INSURANCE NEWS BY STATES

MIDDLE WESTERN STATES

Stoutenbrough New President

Illinois Farm Agents Association, at Peoria Meeting, Requests a Few Changes in the Farm Policy

NEW OFFICERS ELECTED

President—Robert Stoutenbrough, Maroa.

Vice-president—C. E. Kepner, Rochelle.

Secretary-treasurer—O. G. Tradewell, Rantoul (reelected).

The meeting of the Illinois Farm Insurance Agents Association at Peoria was harmonious. All of those who spoke emphasized that the inauguration of the new, liberalized farm policy last March has given the stock farm agents in the state an effective weapon with which to combat mutual and farm bureau competition.

C. E. Kepner of Rochelle, who gave an analysis of the new farm policy, pointed out a few improvements that might be made in some of its provisions. As a result of his talk and the questions that were provoked, the organization resolved to ask the Farm Underwriters Association to define the grain and feed item of the policy as to the coverage of hay and feed, particularly yewban clover, timothy and other grass seeds. It was also resolved to ask the Farm Association to outline a method fully to protect assured in the purchase of machinery and livestock on the deferred payment plan, as well as furniture and personal effects. The same resolution asked that corn pickers be transferred to the farm machinery item because of their different types.

Growing Grain Cover

Several speakers pointed out that growing grain is now covered under grain certificates, but not under the farm policy which covers only harvested grain. Under modern farming methods where the combine is used, grain is left standing until dry and nearly dead ripe before the combine is used in harvesting it. This creates a fire hazard, particularly where a grain field is close to a highway.

O. G. Tradewell of Rantoul, the organization's perennial secretary, who was reelected again this year, traced the history of the association since it was organized in Streator in 1930. He characterized it as "the first group of farm agents to rise up and talk back to the companies." He described the rather demoralized state of the farm business in Illinois when the association was established and said that its original aim was to give a voice to the full time farm agents of the state. He described the way in which the association has benefited its members through furnishing copies of competitor's policies together with an analysis of them.

It is probable that during the coming year the association will hold three meetings, the first at Elgin in October, another in Decatur early next year, and then the annual meeting in Peoria next June. The association has a membership of nearly 50, and there were 55 present at last week's annual meeting, including a number of company representatives.

Several speakers made it clear that the new farm application has reduced the potency of mutual and farm bureau competition. It was remarked that in a desperate effort to retain their farm business, some mutuals are making exceptionally liberal settlements. One speaker said that in his part of the country they will "pay for anything a

fellow has a loss on, even his pocket knife and chewing tobacco."

One agent complained that his company would not write a single barn when the other farm property was insured in another company. He contended that a farm writing company ought to be willing to take a good barn as a single risk and without regard to whether it obtained the insurance on the other buildings. One of the field men present made the remark that a company which had been writing considerable farm business in Illinois and which had recently announced its decision to discontinue accepting farm risks had a heavy proportion of its business in the form of single barns. He intimated that this may have been one of the reasons why this particular company had decided to withdraw from the farm writing field. He said the whole history of farm underwriting showed that single barns written without also getting the other insurance could not be made to show a profit, and that such risks are accepted by the sound farm underwriter only in rare cases.

The association went on record with the unanimous vote of thanks to the Farm Underwriters Association for the new farm application.

W. H. Jennings, Jr., of Rockford, president Illinois Association of Insurance Agents, was a guest at the get-together luncheon.

Business Development Rally Is Held in Muskegon

MUSKEGON, MICH.—Approximately 75 agents of this area, including members of the Muskegon local board, attended a Business Development meeting here. President Martin Mullally of the Michigan Association of Insurance Agents discussed tentative plans for the annual convention in October. It was indicated Muskegon agents are making elaborate preparations to be hosts and the state meeting will be one of the best in history.

W. O. Hildebrand, field secretary state association, who has resided in Muskegon since his appointment last fall but is transferring his office to Lansing, was a speaker. He emphasized that organized property insurance agents are not following the trend toward "paternalism and collectivism" but are successfully maintaining their places as indispensable individualists in keeping stock fire companies in the ascendancy in this competitive field.

Economic upheavals of recent years, he said, have failed to challenge the effectiveness of the local agency system. This is evidenced by the fact that capital stock fire companies are writing 86 percent of the fire and windstorm business in this country.

Among other speakers were: O. A. Campeau, president Muskegon association; G. C. Chaddock, local agent who formerly headed the state association, and a number of other agency leaders from Detroit, Grand Rapids and Kalamazoo.

Ohio Program Completed

John A. Lloyd, secretary of the Ohio Association of Insurance Agents, has completed the program for its summer meeting at Westbrook Country Club, Mansfield, June 24. Ray Murphy, assistant general manager Association of Casualty & Surety Executives, New York, will be the luncheon speaker.

A discussion and conference on the safe driver reward plan will be conducted by A. E. Spottke, manager automobile division National Bureau of Casualty & Surety Underwriters. L. U. Jeffries, warden of the Ohio department,

will answer any questions that agents may ask concerning their relations with the department and its rulings, and the activities of the association will be explained by its officers. Golf will be played in the morning, the meeting proper opening with the luncheon.

No Mutual Policy Written

IOWA CITY—It was reported in the daily papers that the board of education of Iowa City had voted to place the builders risk insurance on the new \$725,000 senior high school building with the Mutual Fire Underwriters of Cedar Rapids. This was only a proposal made to the board and no action was taken. As a matter of fact, this insurance was placed with the Iowa City Board of Underwriters and the policy was written in the Crum & Forster group. There was no mutual policy authorized.

Hear Boiler Insurance Talk

DETROIT—Following the trend toward building up the so-called "side lines," which in recent years have been taking a place in big volume production, the Detroit Insurance Women's League selected boiler insurance as the educational topic for its June meeting. Director Carrie A. Boldt assigned the program to Mary Smith of the Karrer Agency and Ruth Tisdale of the K. J. Scott agency. John R. Barrett, Fidelity & Casualty, was the speaker.

New Rates on Undertakers

The Ohio Inspection Bureau has just issued new rates on undertaking establishments which occupy dwellings. The revision is downward.

Ohio Taxes Over \$6,000,000

COLUMBUS—A statement just prepared shows that in 1937 insurance companies doing business in Ohio paid state taxes of \$6,021,220. In addition, license fees collected were \$250,230. This is more than one-fourth of the operating budget of the state. Only one other business, public utilities, is more heavily taxed than insurance. In 1937 the appropriation for the insurance department was \$148,945, and in 1938 it was cut to \$136,945.

Minneapolis Women Close Year

MINNEAPOLIS—The Minneapolis Insurance Women's Association closed its year's activities this week with a picnic.

Regional Meet at Austin, Minn.

The Southern Minnesota Agents Regional Association held a dinner meeting at Austin Country Club, Austin, Minn.

New HOLC Requirement

ST. LOUIS—The Home Owners Loan Corporation in a letter to the insurance board of St. Louis announced it would not accept any renewal or replacing policy unless it is stamped "paid" or is accompanied by a paid premium receipt or statement indicating satisfactory arrangement has been made covering premium payment. The board passed this information along to members.

Springfield Agency Outing

SPRINGFIELD, ILL.—The Funkhouser-Smith Agency will entertain 125 of its Illinois agents here at the Oak Crest Country club June 28, at an all-day outing. There will be a golf tournament, luncheon and dinner, without a business session. Funkhouser-Smith are general agents Corroon & Reynolds group. Among guests expected are E. S. Inglis, executive vice-president Corroon & Reynolds; J. F. Corroon, R. R. Wilde, D. E. Chilcote and J. M. Knox, secretaries, all of New York City; Insur-

ance Director Palmer, of Illinois; R. T. Nelson, his chief deputy; Deputy J. O. Brown, and S. V. Coultas, state fire marshal.

Only One Insurance Legislator

LINCOLN, NEB.—So far Alois Slepicka of Wilber is the only insurance agent who has filed for membership in the unicameral legislature in Nebraska. He was a member of the last session. W. F. Haycock, the only other listed insurance man in the 1937 session, is a candidate for state railway commissioner.

Missouri Agents' Meeting

The annual meeting of the Missouri Association of Insurance Agents will be held at the Statler Hotel, St. Louis, Oct. 17-18.

Secretary W. H. Bennett of the National Association of Insurance Agents will represent that organization at the meeting.

Form Ohio Defense Councils

COLUMBUS — With the legislative situation in Ohio in a chaotic condition, with money needed for relief and public school funds impaired, threats of new taxes continue to hang over insurance companies and agencies. The regular session of the legislature will open Jan. 1, and the legislative committee of the Ohio Association of Insurance Association has begun the organization of defense councils in every county in the state. One of the purposes is to keep in direct touch with senators and representatives from every district and county in the state.

Agency to Observe 25th Year

STURGIS, MICH.—The approaching 25th anniversary of founding of the J. Paul Witt agency here is to be celebrated at a dinner at the Clinger Lake Country Club June 30. It is anticipated many field men and officials of companies represented in the agency will attend.

To Cover Oshkosh Courthouse

OSHKOSH, WIS.—With the completion of the new \$1,000,000 Winnebago county courthouse, the insurance committee of the county board has recommended insurance of \$750,000 on building and contents. The business is to be apportioned to local agents in the county on the basis of population and amount of taxes paid by the territory they represent. Temporary insurance was carried during the construction of the building. Earl Fuller, county treasurer, will apportion the insurance with the aid of the local board.

Mutual's Policyholders Sued

MUSCODA, WIS.—Policyholders of the Muscoda Town Mutual, which has been in process of liquidation for several years, who have failed to pay the assessments levied by the Wisconsin department, have been named in actions started before justice courts in Iowa, Grant and La Fayette counties to enforce collection of unpaid assessments.

B. D. Meet at Hastings, Neb.

The Nebraska Business Development committee will hold a meeting at Hastings, Neb., June 30.

Ohio Mutuals Elect

T. J. Hoar, secretary Hamilton County Mutual Fire, was elected president of the Ohio Mutual Insurance Union at its annual meeting in Columbus. Other officers are: Marion French, secretary Guarantee Mutual, Springfield, vice-president; Paul Purmort, Central Manufacturers, Van Wert, secretary-treasurer. The executive committee is composed of C. E. Nail, Lumbermen's, Mansfield; J. C. Neer, Western Mutual, Urbana; L.

A. Dennis, Shelby Mutual Plate Glass & Casualty, Shelby, and G. W. De Yarnon, Merchants & Manufacturers, Mansfield. Charles E. Nail of the Lumbermen's, Mansfield, was elected

Ohio director of the National Association of Mutual Insurance Companies.

W. L. Morton has sold his agency at Shelby, O., to Roy Stroup.

IN THE SOUTHERN STATES

New Virginia Questionnaire

Form Adopted to Be Returned by July 16 to Secure State Licenses for Agents, Solicitors

The Virginia department has adopted a new form of application to apply to the licensing of all fire, casualty and surety resident agents, solicitors and company representatives, both new and renewal, effective July 15. The applications are being sent out and must be filled out and returned before that date.

This is an outgrowth of efforts of the Virginia Association of Insurance Agents to obtain an agency classification law which were successful at the last legislative session. No license will be issued until the application, in the form of a questionnaire, is filled out and returned, properly notarized.

Most of the questions are phrased in accordance with provisions of House bill 151, which just became law. One of the principal intents of the questionnaire is to determine if an applicant is actually in the insurance business or merely obtaining a license to benefit from the commission.

Agency Fee of \$2 Charged

More than two score questions are propounded. The applicant is required to define rebating and to give the penalty therefor. Solicitors have to pay a fee of \$1 each for a license, and agents are required to pay \$1 for each company represented in their agency. Each licensed agency, in addition, must pay a fee of \$2. This is a new requirement of the law.

The application form will be explained at the annual convention of the Virginia association June 24-25 at Hot Springs. Fifteen thousand copies were

printed. It is anticipated between 8,000 and 9,000 will be filed by applicants for approval.

Virginia Agents Gathering Plans Are Announced

The Virginia Association of Insurance Agents is revising its constitution and by-laws. A redraft prepared by a committee consisting of D. C. Hancock, and W. F. Curtis, both of Richmond, and C. R. Dey, Norfolk, will be presented at the annual convention June 24-25 at Hot Springs.

H. F. Thompson, president of Louis E. English, Inc., Richmond, will convey greetings from the American Association of Insurance General Agents. Greetings from the North Carolina Association will be extended by Thomas O'Berry, president, Goldsboro, N. C. Commissioner Bowles of Virginia, immediate past president National Association of Insurance Commissioners, will greet the agents. F. H. Spencer, president Stock Fire Insurance Field Club of Virginia, will represent his organization and extend greetings.

In recent months, 16 group meetings have been held in Virginia by O. H. West, manager, and other officers of the association, adding materially to the membership roster. Additional meetings will be held in northern Virginia and in the Northern Neck and Eastern Shore sections after the convention. Mr. West notified agents in those sections that owing to pressure of business in Richmond preliminary to the convention it was not possible to visit them before the annual meeting.

Drop \$25 Limitation Clause

ATLANTA—Lloyd T. Wheeler, secretary Southeastern Underwriters Association, in a communication to companies and agents operating in North and South Carolina, Georgia and Alabama, advises them that the \$25 limitation clause will not be required in tornado policies, nor in the extended coverage endorsement.

This ruling is effective July 1.

Plans Virginia Inspections

Working in cooperation with the fire prevention committee of the National Association of Insurance Agents, W. Morrell Stone of Alexandria, chairman of the public relations and conservation committee of the Virginia association, has developed a systematic and comprehensive plan through which he hopes to produce definite and positive results. Through various key men in the state he will contact one agent in each town and city to do the work locally. This agent, where there is no local board, will

undertake to contact the fire department or other necessary authorities and endeavor to arrange for systematic inspections. Such inspections are now made in comparatively few localities in the state.

Sprinkler Leakage Judgment

GAINESVILLE, GA. — A jury in federal court here returned a verdict in favor of Newmans, Inc., department store of this city, for \$7,500, amount of a sprinkler leakage policy in the Hanover Fire. Damage was claimed on a stock of merchandise from sprinkler leakage caused by the 1936 tornado. Motions for non-suit by defense attorneys, after plaintiff's testimony was concluded and for directed verdict, were denied by Judge Underwood. The sprinkler leakage suit was the first of its kind to be brought to trial among a series of similar suits growing out of the tornado. The case aroused considerable interest here.

Terminal Hotel Loss Paid

ATLANTA—The Terminal Hotel fire was a total loss and all the insurance, \$80,000, has been paid to the assured, Mrs. Nellie Inman Cooper, it is announced by the Otis A. Murphey Company and the Fire Companies Adjustment Bureau, which handled the loss for the companies.

Short Course in Insurance

Short courses in insurance under auspices of the University of Florida were approved by the state board of control. From July 5 to 8 a short course in fire, casualty and surety will be held at Hollywood, sponsored by the Florida Insurance Agents Association, and July 15-16 a short course in life insurance will be conducted.

Cravens, Dargan Appointed

Cravens, Dargan & Co., has been appointed general agent in Louisiana for the New England Fire, of the Springfield F. & M. group, effective July 1. C. A. Bernius is special agent with offices at 436 Canal Bank building, New Orleans.

Fort Worth Executive Committee

Bryan Gregory, new president of the Fort Worth (Tex.) Insurance Underwriters Association, has announced the new executive committee: Alden Evans, chairman; M. K. Williamson, vice-chairman; James Anderson, Tom Bullington, W. J. Leahy, Harold C. Nowlin, R. J. Newton, Robert Pendery and E. D. Rutledge.

Wins in Tornado Case

GAINESVILLE, GA. — The Caledonian won a case in federal court here by a directed verdict against the Pruitt-Barrett Hardware Company's tornado and fire claim. The assured sought to recover \$5,000 on a fire policy covering merchandise destroyed by fire, after the tornado here. In two other cases for recovery on \$5,000 and \$4,000 policies, the same principle of law is involved, and the decision is expected to settle the other claims. The contention was whether the tornado caused the fire to

Kentucky Chief



ADDISON T. WHITT

Addison T. Whitt of Winchester, Ky., was elected president of the Kentucky Association of Insurance Agents at its annual meeting in Louisville. He has served as first vice-president the past year and has been active in association work for many years.

start from overturned stoves or otherwise before the building collapsed.

Delay Action on Vacancy

ATLANTA—The vacancy on the executive committee of the Southeastern Underwriters Association caused by the retirement of S. Y. Tupper will not be filled for some time. The withdrawal of Mr. Tupper from the business in which he and his father before him had been prominently identified for close to 75 years, is regretted by his many friends throughout the south. Mr. Tupper intends to make his home in Crawfordsville, Ga., some 75 miles from Atlanta.

John L. Lee Guest Speaker

NASHVILLE—The Nashville Association of Insurance Women held a luncheon June 16 with 28 members present. Miss Ethel Holman presided and John L. Lee, superintendent Tennessee Audit Bureau, was the guest speaker.

Arkansas Adjusters' Committees

LITTLE ROCK, ARK.—A committee to correlate efforts of the Arkansas Adjusters Association to suppress fraudulent and unethical practices of law was appointed by President A. L. Justin of North Little Rock at a meeting. Committee members are: Wesley H. Martsoff, chairman; B. B. Ring, Robert Demaree, and N. R. Rusk, all of Little Rock; T. N. Flynn, Harrison. Other committee chairmen are: Public relations, E. E. Snapp; legislative,

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G. L. Mallory; attendance, M. L. Byers; automobile, R. D. Leas; program, J. B. Bell. All are from Little Rock.

Augusta Board Elects

AUGUSTA, GA.—At the annual meeting of the Augusta Board these officers were elected: T. W. Alexander, J. V. H. Allen & Co., president; Scott Nixon, vice-president Southern Finance Corporation, vice-president and chairman of executive committee; A. H.

Howell, secretary-treasurer. Members of the executive committee are Davenport Sanford, E. B. Sherman, W. F. Law, Jr., and W. H. Heffernan, Jr.

Following the business session the members adjourned to a nearby resort for a picnic and outing. Agency employees and visiting field men were invited.

Ewing Jones of the Fire Companies Adjustment Bureau, San Antonio, Tex., has been transferred to the Dallas office.

PACIFIC COAST AND MOUNTAIN

Oregon Meetings Completed

Successful Business Development Series Conducted by Special Agents Association of Pacific Northwest

The Special Agents Association of the Pacific Northwest, Oregon division, has completed its Business Development meetings.

These meetings were arranged by C. F. Carlisle, North America, president, and H. H. Bartlett, Home, general chairman, assisted by W. R. Fritz, Fire Association; L. R. Centro, St. Paul Fire & Marine; G. A. Haney, Norwich Union; Stanley Stillman, Liverpool & London & Globe, and T. B. Thompson, North British & Mercantile, serving as group chairmen of sub-committees of five each.

Topics discussed included: "Formulas," by Mr. Fritz; "Application of Formulas to Mutual Companies," F. M. Gatter, Edward Brown & Sons; "Reciprocals," Mr. Stillman; a symposium between a standard stock company agent, a non-stock company agent and an assured, prepared by Mr. Haney; a symposium between a standard stock company agent and an assured, in which the development of the consumers cooperative movement was brought out, by D. E. Beard, London Assurance, and J. E. Meeke, Fireman's Fund; "Service Organizations Sponsored by Standard Stock Companies," Mr. Centro; "Local Facilities Available to Standard Stock Company Agents," Wiley Schumm, Stuart G. Thompson-Elwell Co.; "Vulnerability of Mutual Risks," J. A. Bunting, Crum & Forster, and "Salesmanship," Mr. Thompson.

A keen interest was taken at all of these meetings and an open forum was conducted for the discussion of the subjects presented. There was a total attendance of 628.

Plans are under consideration for meetings in Portland in the fall for agents in that city and immediate territory.

Hear Talk on F. H. A. Loans

DENVER.—At the monthly meeting of the Denver Association of Insurance Agents Frank England, secretary Colorado Association of Insurance Agents, spoke on F. H. A. loans. Discussing Resettlement Bureau and farm appropriations, Mr. England told the agents that this business is available to them, and that no one is going after it.

Montana Rally Sept. 16-17

The annual meeting of the Montana State Association of Insurance Agents is to be held at Anaconda, Sept. 16-17. The leaders are making special efforts to produce an exceptional meeting. Byron H. Jennings of Anaconda is president.

Colorado B. D. Meetings

DENVER.—Invitations have been mailed to 625 agents in Denver, northern and eastern Colorado to attend the Business Development meet of the agency advisory committee of the Mountain Field Club here June 28. "Competition" and "Fighting Mutuals" will be the topics at the all-day meeting, followed by banquet. J. C. Burt, chairman of the agency advisory committee, and

Howard Reynolds, president, will be joint chairmen.

A similar number of invitations has been sent to local agents of southwestern Colorado and upper New Mexico to attend a special meeting in Colorado Springs June 30.

Dowell Forms Agency

The B. L. Dowell & Co. general agency has been organized at Los Angeles. Mr. Dowell for 14 years was with the Commercial Union group at San Francisco and Los Angeles, much of the time as manager of the automobile casualty department.

July 31 Application Deadline

SAN FRANCISCO.—Applications for renewal of licenses of agents, brokers and solicitors in California must be in the hands of the insurance department by July 31, accompanied by the proper fee, regardless of postmark date shown on the enclosure envelope, according to a ruling of the attorney-general. Heretofore, renewal applications have been accepted without penalty if the postmark showed a date prior to Aug. 1.

Will Accept Fire Policies

California agents and brokers have received with interest the announcement that the Western Service Corporation, California mortgage loan correspondents for the Metropolitan Life, will accept fire policies, protecting mortgaged property, in any acceptable fire company. According to officials of the San Francisco office of the Western Service Corporation, practically all fire company policies are acceptable. In the past the Metropolitan Life made its mortgage loans to the Mortgage Guarantee Company, which demanded that it place the fire insurance.

Goldsmith in Mountain Field

DENVER.—Clarence Goldsmith, Chicago, assistant chief engineer National Board, has been in Denver visiting the Mountain States Inspection Bureau. He was on the program of the Missouri Valley Conference of Fire Chiefs in Boulder, Colo., June 21-22 and goes from there to Cheyenne, Wyo., for the Wyoming firemen's fire school and tournament.

Insurance Women to Meet

LOS ANGELES.—The Insurance Girls Club of Los Angeles will hold its annual dinner June 28, when newly elected officers will be installed and a program of Hawaiian music and dancing will be given. A gavel will be presented to Miss Gladys Huse, retiring president. Invitations have been sent to 50 insurance men and representatives of the insurance press to attend.

Society of Brokers Elects

SAN FRANCISCO.—C. W. Battle Company, F. W. Boole & Co., French & St. Clair, Grant Birkholm & Co., J. A. Levensaler, M. M. Meherin & Son and M. F. O'Brien & Blackman Co. were elected to the governing committee of the Society of Insurance Brokers at its semi-annual meeting. Bowie Detrick and Paul Nathan were elected to the arbitration committee.

The "code of professional standards" previously submitted to members was

adopted, with the elimination of Article 2, which provided for cooperation with the Pacific Board in all matters pertaining to fire and earthquake insurance.

Amendments to the constitution and general rules which clarify provisions as to eligibility for membership and bring them into line with recent changes in the California insurance code were adopted.

Talk to Women's Club

SAN FRANCISCO.—A. B. Martin of the claim department of the Hartford Accident addressed the San Francisco Insurance Women's League at the class lecture June 16. E. DeWitt of Gaynor-DeWitt, adjusters, will speak June 23.

Many Colorado Hail Losses

DENVER.—The Fire Companies Adjustment Bureau has opened a temporary office in the Joyce Hotel, Colorado Springs, with J. R. Deeds in charge. Two unprecedented hail storms, which struck Colorado Springs June 19, added tremendously to the mounting toll of hail damage in June.

Federal Joins S. E. U. A.

ATLANTA.—Federal of Jersey City recently joined the Southeastern Underwriters Association. Leaders in the

S. E. U. A. have sought to bring Federal into the fold since that company started writing fire business about two years ago. Hendon Chubb, president, accepted the agreement submitted to him in behalf of the S. E. U. A. just recently. Satisfaction is expressed by organization company representatives in this development and an effort will now be made by a committee of the Eastern Underwriters Association to induce Mr. Chubb to join that organization.

Pratt Named Resident Engineer

R. J. Pratt has been named resident engineer in southern California for the Pacific Factory Insurance Association. He has had many years' experience in insurance engineering work. Following graduation from the University of Washington he was in the Pacific Northwest and for the past ten years has been engaged in this work in southern California.

Ban Fireworks in Denver

DENVER.—W. E. Guthner, city manager of safety and excise, has announced that the sale and use of fireworks in Denver will be prohibited in 1938. This is the first ordinance against fireworks in Denver, as the result of heavy loss of life in 1937. Six Denver suburbs and neighboring towns have announced their intention of permitting firework sales.

EASTERN STATES ACTIVITIES

Maryland Meets This Week

Record Attendance at State Convention of Agents at Ocean City, June 24-25

BALTIMORE.—A record attendance is expected at the meeting of the Maryland Association of Insurance Agents at Ocean City, June 24-25. President Avery W. Hall, Salisbury will be in the chair and greetings will be extended by Jack Stafford of Easton. Ralph G. Biddle of Baltimore, regional vice-president, will submit a report on a four-point program, followed by discussion.

Frank A. Gantert, president Fidelity & Guaranty Fire, will speak on "Public Relations and Trends from the Local Agent's Point of View," and an open discussion will be led by Carlyle H. Hill, manager; John F. Kelly and G. D. Cassar, district secretaries of the Middle Department Rating Association, and Carl W. Wheelock, manager Fire Underwriters' Association. Treasurer Denmead Kolb will submit his report. At night there will be a banquet with F. Albert Roloson of Baltimore as toastmaster, and a dance.

Saturday, William M. Houston, secretary Northern Assurance, will speak on "Side Lines As a Means of Augmenting Your Income," followed by the business session. The afternoon will be devoted to recreation.

Maryland Report Is Given

Department Shows Writings in State of Different Types of Fire Companies During 1937

Net premiums received in Maryland by stock fire companies of Maryland in 1937 amounted to \$1,015,961 and net losses paid \$406,947, according to the annual report of the Maryland department.

Mutual fire companies in Maryland had premiums in the state of \$745,234 and losses \$297,350. Stock fire companies of other states had premiums \$7,573,604 and losses \$3,173,368. Mutual fire companies of other states had premiums \$1,113,723 and losses \$497,063. Fire companies of other countries had premiums \$1,040,894 and losses \$390,507.

The leaders in the state included Central of Maryland, premiums, \$531,566;

Mutual Fire of Sandy Springs, Md., \$234,999; Aetna Fire, \$241,930; Continental, \$241,581; General Exchange, \$360,179; Great American, \$228,832; Hartford Fire, \$226,422; Home, \$1,034,651; North America, \$232,804; Paul Revere, \$239,458.

New Hampshire Women Meet

LACONIA, N. H.—The Belknap county group of the New Hampshire Insurance Women's League gathered at Lochmere and listened to an address

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by Mrs. D. W. Clarner of Concord, woman member of the New Hampshire Board of Underwriters. Mrs. Edith Brown of Laconia presided and arrangements were in charge of Mrs. Dorothy Peters of Laconia.

Baltimore Society Elects

BALTIMORE—The Insurance Society of Baltimore, at its annual outing, held jointly with the Binder Club and Blue Goose, elected new officers: President, Paul I. Leary, Maryland Survey Bureau; first vice-president, F. M. Fosssett, H. M. Warfield-Rolosen Co.; second vice-president, Charles Cover, John

G. Rolker agency; third vice-president, H. M. Gibbs, Commercial Union; secretary, J. C. Murphy, Fire Underwriters Association; treasurer, D. G. Mulligan, Central of Baltimore; executive committee, W. W. Rogers, Riggs, Rossmann & Hunter; J. F. Hall, Middle Department Rating Association; G. V. Groves, United States Fidelity & Guaranty, and J. R. Clark, Atlantic Mutual.

Worcester Board's Outing

WORCESTER, MASS.—Sixty-five members of the Worcester Board and friends attended the annual outing and dinner. Among the guests present were

Acting Fire Chief Kiessling, Superintendent Walden of the Fire Patrol, representatives of the New England Rating Association and Fire Companies Adjustment Bureau, as well as many special agents. The committee in charge was headed by President R. A. McGlynn, who presided at the dinner.

Schmelz in Somerville Agency

C. C. Schmelz, formerly assistant secretary of the American Home of New York, has joined the W. D. Nolan Agency, Somerville, N. J. He has been connected with insurance for nearly 21 years and knows the coverages adapted to the needs of property-owners.

Honored for 35 Years' Service

BOSTON.—Dewick & Flanders, general agents, were honored by representatives of the Firemen's of Newark at a dinner here to commemorate 35 years of representation of the company by the agency. Complimentary messages were delivered by Vice-Presidents W. B. Rearden and Herman Ambros and by Manager A. C. Meeker of the local office. The two members of the firm, Frank A. Dewick and W. F. Flanders, were given gold service medals.

Clubs Hold Joint Outing

HARTFORD—The annual joint outing of the Men's Club and Girls' Club of the National Fire was held at Castle Inn, Saybrook, Conn. Emil Kroymann, president of the Men's Club, was chairman of the program and tickets committee. W. L. Dougherty was general chairman of arrangements.

Klinefelter & Co. Honored

In recognition of the 25th anniversary of H. F. Klinefelter & Company's representation at Baltimore of North British & Mercantile, the firm was presented with a Westminster chime clock. Presentation was made by Secretary R. T. Stewart, who was accompanied by Special Agent L. B. Temple. A testimonial dinner was given by Mr. Stewart in Mr. Klinefelter's honor.

Talks on Insurance Survey

NEWARK.—W. A. Schaefer, local agent here, outlined the "City of Newark insurance survey" before the Newark Lions Club.

Salvage Corps to Meet

The Fire Insurance Salvage Corps of Baltimore will meet June 27 to fix the semi-annual assessment for the next two years. W. T. Shackelford, T. S. McCurley and C. B. Bolson, Jr., constitute the board of management.

Act on Brokerage Rates

The Dutchess County (N. Y.) Association of Local Agents has adopted the resolution that 10 percent brokerage will be charged where agents service policies or 5 percent if agents have no field work to do in connection with the order. On policies where 5 percent brokerage is taken, there is no charge against the agent's record if losses occur in those lines. It is notifying all agents and companies in the territory as to their intentions to put it into effect.

Propose Separate Office

BALTIMORE—At the annual convention of the Maryland State Firemen's Association here, it was suggested the Maryland general assembly be asked to pass a fire law creating a state fire marshal's office separate from the insurance department. Under the plan advanced by J. A. Fisher, chairman fire prevention committee, there would be two divisions, fire prevention bureau, and bureau of buildings. Funds would be raised by a one-half of 1 percent tax on gross fire premiums written in the state.

Form Five-County Board

A five-county board covering Butler, Clarion, Jefferson, Indiana and Armstrong counties in Pennsylvania, was

formed at a meeting in Butler, Pa. The new board will be affiliated with the Pennsylvania Association of Insurance Agents and the National association. Speakers were W. R. Thomas, western regional chairman of the membership committee of the state association; F. D. Moses, secretary of the state association, and R. H. Alexander, secretary-treasurer Insurance Agents Association of Pittsburgh. Officers of the new association are: President, James Abrams of Abrams & Dale, Butler; vice-president, George Painter of McHenry & Painter, Kittanning, and secretary-treasurer, H. M. Fines, Butler.

Visit Ohio Farmers Office

Representatives of E. K. Schultz & Co., general agents, Philadelphia, including J. L. Youmans, secretary; Special Agents W. R. McVaugh, Philadelphia, C. N. Van Iderstine, Pittsburgh, W. M. Wakeman, Syracuse, N. Y., M. F. Rix, Boston, and S. K. Frayser, Richmond, Va., spent June 17-18 at the home office of the Ohio Farmers at LeRoy, O. One afternoon was devoted to golf on the new Westfield Country Club course in LeRoy.

Friday evening a chicken dinner was served. This was attended by the guests from the east and by several men from the home office.

Following the dinner a welcome was extended by President F. H. Hawley. Visitors in turn each responded. Talks were made by Vice-President C. D. McVay, Secretary J. C. Hiestand, Treasurer C. E. Jones and Director J. A. Weber.

Saturday forenoon was given to visiting the several departments and to conferences with officials.

New England Mutuals Elect

BOSTON.—At the annual meeting of the Mutual Fire Insurance Association F. L. Brigham, vice-president Merrimack Mutual Fire, was elected president; Harvey MacArthur, secretary Quincy Mutual, first vice-president; W. J. Cushing, treasurer Hingham Mutual, second vice-president, and C. F. Danforth, secretary. The executive committee includes the officers and W. B. Adams, vice-president Fitchburg Mutual; F. E. Wheeler, assistant secretary Worcester Mutual; E. L. Sanders, president Merchants & Farmers of Worcester, and Carl G. Gesen, vice-president Manufacturers & Merchants of Concord, N. H.

About 75 officers attended the association's annual outing at Oyster Harbors. In the golf tournament John Robinson, adjuster Traders & Mechanics of Lowell, won all honors with low net, low gross and net number of puts.

Pittsburgh Club Golf Tourney

PITTSBURGH.—The first summer golf tournament of the Insurance Club of Pittsburgh at the Highland Country Club was well attended.

Winners were: Low gross, C. W. Watkins, Jr., C. B. Watkins Co.; sweeps, R. H. Alexander, Insurance Agents Association of Pittsburgh; Tom Ogburn, North America; J. B. Ladley, W. L. Ladley Sons; Frank Meisel, Mercantile; A. E. Sesler, C. H. Bokman, New Amsterdam Casualty; Thomas Wilt, Harris-Larence; H. P. Johnston, local agents; H. W. Schmidt, H. W. Schmidt Company, and W. J. Kreiling, local agent.

CANADIAN NEWS

Joint Canadian Management for Commercial Union Group

MONTREAL—John Holroyde, manager for Canada of the Commercial Union and associated companies for nearly 40 years, has retired. Albert C. Hall, now manager for Canada of the Ocean Accident, which has been under separate management, will become manager of the entire group of companies,



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(Continued next page)

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The Canadian head office of all the companies will be at 388 St. James street west, Montreal, with a branch office for Ontario in the Federal building, Toronto. H. J. Kerr, now one of the assistant managers in Montreal, will take charge of the Ontario branch. J. H. Taylor will continue as assistant manager in Montreal.

New Comprehensive Policy

A comprehensive householders form has been authorized by the Canadian Underwriters Association. It covers contents of private dwellings against fire, burglary and other specified perils, with extension to other locations, public and employers liability, personal holdup and fatal injury by fire or burglary.

INSURANCE ATTORNEYS

* The insurance law firms whose professional cards are shown on this and the preceding pages have been selected after careful investigation. They have the recommendation and endorsement of The National Underwriter.

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Iowa Blue Goose Annual Splash Plans Announced

DES MOINES—Iowa fieldmen announce plans for their annual 1938 splash of the Iowa Blue Goose which will be held at Hyperion Club, July 12. Fieldmen and their families will participate in indoor and outdoor activities and the day will be concluded with a dinner, dancing and bridge.

L. A. White, Royal, most loyal gander, has announced the following committees in charge. Golf, L. B. Newendorp, North British & Mercantile; children's activities, H. A. Karr, Hartford Fire, and John R. Oakes, New Hampshire; finance, Wesley Volz, Fireman's Fund; bridge, Mrs. H. G. Zimmerman and Mrs. L. E. Ellis; publicity, R. P. Osier, Norwich Union and Roy S. Ingham, Hartford.

Activities will be supervised by a general committee which includes John W. Hull, Continental, J. H. Bunten, Fire Association, and Most Loyal Gander White.

Ohio Meeting in Lima, June 25

Glen Webb, a trustee of the Ohio Association of Insurance Agents, is arranging a meeting in Lima June 25. Officers of the association will be among the speakers.

Will Honor C. J. Hershe

DES MOINES—Iowa fieldmen and friends are planning a farewell party July 1, honoring C. J. Hershe, Iowa and Nebraska state agent for the Fidelity & Guaranty Fire. He is being transferred to Chicago on July 15 to become inland marine representative in 16 middle western states and succeeding E. H. Follingstad who has been named manager of the Chicago and Cook County department.

Drive for Membership

KANSAS CITY—The membership drive of the National Association of Casualty & Surety Agents is extended an additional week to June 25, according to C. C. Jones of R. B. Jones & Sons, president. Results of the drive so far have exceeded expectations, Mr. Jones said, and the association expects to go over its quota of 75 carefully selected new members.

Heads A. H. Bonito & Co.

C. H. Williamson has been elected president and director of A. H. Bonito & Co. of New York City. The office represents the Pearl Assurance, Eureka Security F. & M. and Monarch Fire as marine managers for the United States and the Granite State Fire as marine general agent. Mr. Williamson has had a long experience in marine lines. He was formerly connected with Mather & Co. as a young man. That firm sent him to San Francisco as average adjuster. Later he served Willcox, Peck & Hughes in a similar capacity in San Francisco. Then he represented a number of companies for ocean and inland marine in San Francisco and Los Angeles. He became manager of the marine department of the Pearl in San Francisco and it transferred him to the head office in New York.

MOTOR INSURANCE NEWS

Maine Ruling on Financing

Commissioner Requires Full Information Be Given Buyers as to Master Insurance Policy

AUGUSTA, ME.—Recommendations of the National Association of Insurance Commissioners concerning insurance on installment bought cars are receiving much broader interpretation in Maine than elsewhere in the east by Commissioner Lovejoy. Effective July 1, he ruled, all installment buyers must be given full information concerning the insurance paid and shall be entitled to return premiums in case of cancellation.

The ruling provides that all such installment buyers whose cars are insured shall receive either an insurance policy or insurance certificate when a master policy is issued to the finance company. The policy or certificate must be countersigned by a bona fide resident agent of the state who shall receive proper commission for this function.

Entitled to Copy

Insurance certificates must state that the insured may obtain a copy of the master policy provisions from either the insurance company or its Maine agent, as well as details of the insurance transaction, including description and cash price of automobile, conditions relative to notice and proof of loss, description and limits of liability of insurance coverage, dates of inception and expiration of the master policy and certificate period and an outline of the conditions of cancellation.

Whenever a premium is represented to the purchaser of the financed automobile it must be shown on the insurance certificate issued to him and be the actual premium paid.

"If a return premium thereafter may be due the assured under the conditions of the policy, such return premium shall be computed on the basis of the premium represented to the assured and shown on the certificate," the commissioner ruled. "Whenever the premium is not represented to the assured or

shown on the certificate issued to him, the return premium when due under the policy conditions shall be based on 'tariff rate.'

Requirements as to Notice

"Whenever a company elects a defense that is stated in the policy but not stated in the certificate issued the assured, notice to the assured must be given by registered mail at least ten days prior to such effective date of such provision.

"The purchaser of the financed car shall be entitled to participate in dividends, if any, as his interests may appear, if coverage is issued by a mutual company.

"The insuring company will be held responsible for any representations regarding insurance made to the purchaser, and therefore it is most important that the company see to it that such handling is proper and in accordance with this ruling."

Uniform Automobile Program

Report Made by the Special Committee of Insurance Commissioners on Plan for Financed Cars

At the December meeting of the National Convention of Insurance Commissioners a special committee was named to investigate and make recommendations regarding a uniform policy form for automobile finance business. Bowen of Ohio is chairman, the other members being Blackall of Connecticut and Britton of Tennessee. The report made at the Quebec meeting was as follows:

"Your committee wishes to report that the recommendations suggested to the insurance commissioners at the mid-winter meeting in New York, in 1937, have been adopted and followed by the various commissioners, so that at the present time 29 states have either ruled in accordance therewith or have laws in effect substantially embodying the recommendations previously adopted.

"It has been reported to your committee that the results have been favor-

able in that the number of complaints from the insuring public in this class of business has substantially decreased. The insurance buying public in many states is now receiving for the first time complete information as to coverages and costs of insurance on automobiles purchased on the finance plan. Several states have sent out questionnaires on other details of this problem and your committee is making a further study of some phases of this business.

"Your committee feels that its existence has made the companies aware of some of the abuses that had been developing in this phase of the insurance business and corrective measures have been taken to eliminate some of these evils. We feel that the life of this committee should continue and a further report made at the next mid-winter meeting."

National Automobile Club Indicted by Grand Jury

The Union county, N. J., grand jury has handed down an indictment involving the National Automobile Club and eight men in Elizabeth, N. J. The indictment charges that hundreds of automobile owners have joined the club with the idea of obtaining free insurance which did not insure. It was alleged that the organization operated out of three offices with headquarters in New Brunswick, N. J. Operations of the organization were stopped last March when hundreds of members complained that the policies issued were worthless.

Washington Rates Not Approved

Commissioner Sullivan of Washington has not approved the increase in rates of fire, theft and collision on commercial cars in his state. He said that the proposal was to increase collision rates 12½ percent on personal cars and 15 percent and up on commercial. He called attention to the fact that he would not approve this increase as he found in many cases where cars were bought on the deferred payment plan as high as 45 percent commission was paid by the companies for the business.

Kentucky Agents Ask for More Rigid Law Enforcement

(CONTINUED FROM PAGE 4)

on Parole," saying it had proved risky, with high loss ratio, and that farmers would have to clean up their premises and give greater consideration to safety factors and fire prevention, if the business is ever to prove profitable or to be written at lower rates.

H. B. Wilson, Irvine, reported for the membership committee the association had elected Sidney O. Smith to life membership. He told of zoning the state and formation of units.

J. F. Murtaugh, assistant superintendent of agencies, Travelers, Hartford, discussed indemnity selling from various angles, and the possibilities of materially increasing volume through such lines.

H. O. Snediker, Western Actuarial Bureau, Chicago, spoke on "Extended Cover and Other Forms."

Approve B. D. Program

The nominating and resolutions committees reported. The usual resolutions of appreciation were adopted. Work of the Business Development Office was endorsed and it was resolved the work be continued and regional meetings arranged.

The film "Approved by the Underwriters" was shown by J. L. Thompson, Kentucky Actuarial Bureau.

Field men of companies represented in the office of G. R. Reed, Columbia, arranged a testimonial dinner in his honor with many friends among agents and field men present.

Here is your handy guide book of ACCIDENT and HEALTH POLICIES

In this book you get a complete, accurate analysis of every accident and health policy written by the leading stock companies, mutual associations, or mail writing organizations operating in the United States. The book provides you with a concise description of the commercial policies of each company, with rates for all ages.

THE 1938 TIME SAVER

OF ACCIDENT AND HEALTH INSURANCE

This is the fifteenth edition of the standard reference book of disability policies. It contains 950 pages, 50 pages more than last edition. Companies not in previous editions have been added. This book contains the hospitalization policies brought out by several companies during the past year.

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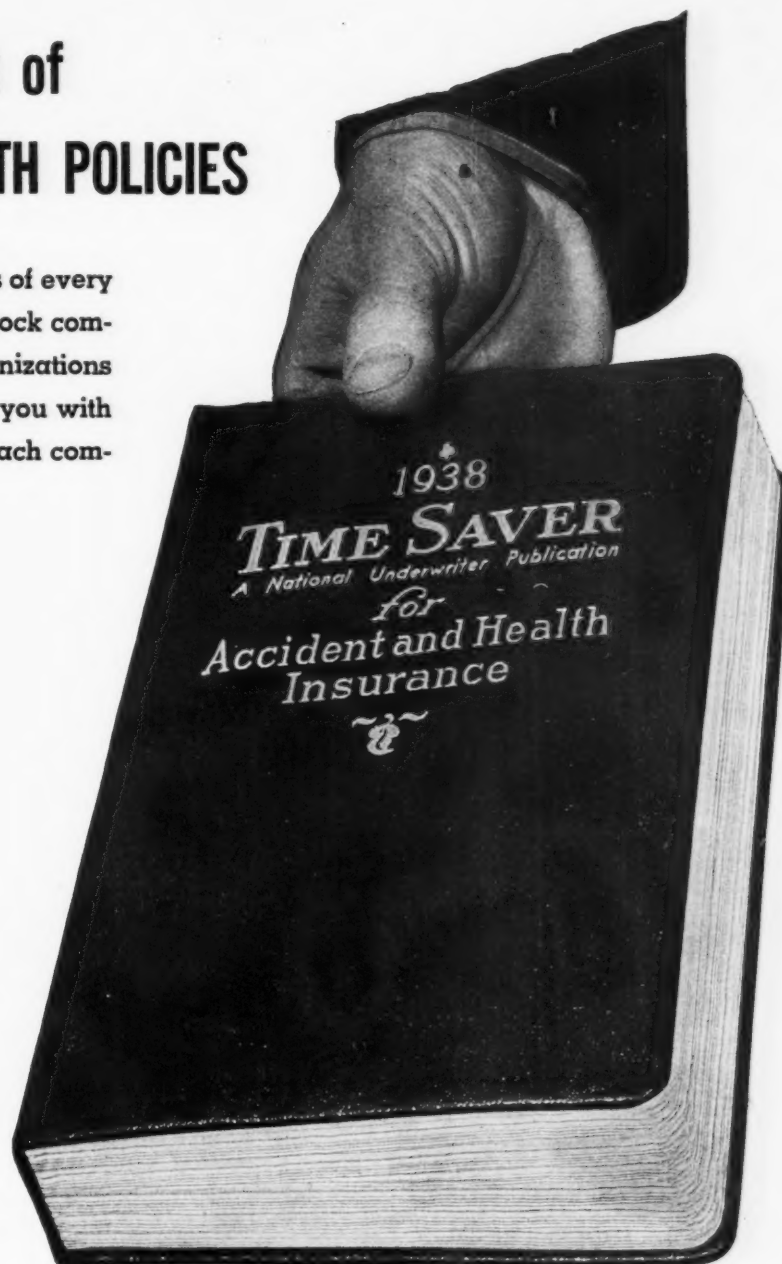
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can supply the basic knowledge and the proved sales technique so essential for success. Under experienced instructors, confidence, courage, enthusiasm and resourcefulness are developed. As one graduate said, one year after completing the Course:

"It gave me exactly what I needed. The ammunition it supplied blasted sales resistance like setting off a charge of dynamite."

More than 1,500 insurance producers have completed this course, which features all casualty and surety lines and includes fire, marine, life and group life. The following classes are scheduled for the remainder of 1938:

August 15 to September 17

September 26 to October 29

November 14 to December 17

Early enrollments are advised



Write for complete information

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THE ÆTNA LIFE INSURANCE COMPANY—THE STANDARD FIRE INSURANCE COMPANY
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